

## SEARCH REQUEST FORM

Requestor's

Name:

GITA SHINGALA

Serial

Number:

08/063,734

Date:

6-29-94

Phone:

305-9777

Art Unit:

2311

## Search Topic:

Please write a detailed statement of search topic. Describe specifically as possible the subject matter to be searched. Define any terms that may have a special meaning. Give examples or relevant citations, authors keywords, etc., if known. For sequences, please attach a copy of the sequence. You may include a copy of the broadest and/or most relevant claim(s).

## Search term

1. automat? or computer.

2. risk #

3. weight #

4. insurance

5. medical or health

6. survey or surve? just.

7. suggest?

8. cost # total #

See  
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## STAFF USE ONLY

Date completed:

6/24/94

Searcher:

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Terminal time:

70

Elapsed time:

CPU time:

Total time:

80

Number of Searches:

Number of Databases:

10

## Search Site

STIC

CM-1

Pre-S

## Type of Search

N.A. Sequence

A.A. Sequence

Structure

Bibliographic

## Vendors

IG Suite

STN

Dialog

APS

Geninfo

SDC

DARC/Questel

Other

SYSTEM:OS - DIALOG OneSearch

File 237:Buyer's Guide to Micro Software(SOFT) 1993/Sep  
(c) 1993 ONLINE Inc.  
File 256:Business Software Database(TM) 1994/May  
(c) 1994 Info. Sources Inc.  
File 278:Microcomput.Softwre Guide 1994/Jun  
(1994 Reed Reference Publishing  
File 751:Dapapro Software Directory 1994/Apr  
(c) 1994 McGraw-Hill, Inc.  
File 233:Microcomputer Abstracts(TM) 1981-1994/Jun  
(c) 1994 Learned Inform.Inc.  
File 275:Computer Database(TM) 1983-1994/Jun W3  
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ds

Set	Items	Description
S1	74	INSURANCE AND COST? AND RISK?
S2	9442	WEIGH?
S3	0	S1 AND S2
S4	66973	CALCULAT? OR ESTIMAT? OR PROJECT?
S5	14	S1 AND S4

?t 5/7/1-14

5/7/1 (Item 1 from file: 256)

DIALOG(R)File 256:Business Software Database(TM)  
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01245453 DOCUMENT TYPE: Directory

PRODUCT NAME: RISKTRAC/Online 3.1 (245453)

Helmsman Management Services Inc  
225 Borthwick Ave  
Portsmouth, NH 03801  
(800) 367-2230

CONTACT: Forrest, Larry

RISKTRAC/Online 3.1 is a timeshare risk management information system which resides on a mainframe at Helmsman's corporate offices. It performs tasks essential in the daily functions of the corporate risk manager including risk finance, loss control and claims management for insured and selfsured property and casualty programs. The program can process claims information from any carrier and can effectively handle manually added data. It can also be accessed by as many locations as needed. With this software, the risk manager, safety manager and insurance administrator can easily record, analyze and report on claims and incidents, modify and expand claims data to meet special analysis needs, identify sources of loss, trend and project losses, allocate costs across the organization, evaluate the results of safety programs, report to internal departments and more. The package includes downloading capabilities, a wide variety of standard reports and an ad hoc report writer. Modem and terminal required

5/7/2 (Item 2 from file: 256)

DIALOG(R)File 256:Business Software Database(TM)  
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01245445 DOCUMENT TYPE: Directory

PRODUCT NAME: RISKTRAC/PC 3.0 (245445)

Helmsman Management Services Inc  
225 Borthwick Ave  
Portsmouth, NH 03801  
(800) 367-2230

CONTACT: Forrest, Larry

RISKTRAC/PC 3.0 is a risk management information system which offers an integrated data base for claims, location and coverage management of insured and self-insured property and casualty programs. It offers immediate access to information on claims, contracts, coverages, exposures, inventories and the corporate structure. Since the software can process claims information from any carrier and can effectively handle manually added data, the risk manager, safety manager and insurance administrator can easily record, analyze and report on claims and incidents, modify and expand claims data to meet special analysis needs, identify sources of loss, trend and project losses, allocate costs across the organization, evaluate results of safety programs, report to internal departments and more. The package also includes data export capabilities and a wide variety of standard reports for performing special analyses and keeping others informed. 512K RAM; 20MB hard disk; printer; modem required

5/7/3 (Item 3 from file: 256)  
DIALOG(R) File 256:Business Software Database(TM)  
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00000073 DOCUMENT TYPE: Review

PRODUCT NAMES: Agency Manager (006224); Nor-Rate Commercial Lines Rating (901339)

TITLE: Computerized rating means rapid service for customers

Hill, Martin, Jr.  
American Agent & Broker, v60 n6 p96(2) Jun 1988  
REVIEW TYPE: Review  
GRADE: A

Applied Systems' Agency Manager provides automation for insurance agencies. It handles marketing, accounting and customer file maintenance. The software provides an excellent marketing tool by creating mailing lists and automatic marketing letters. It is very reliable and cost-effective. Nor-Rate Commercial-lines Rating software is easy to operate because it asks for and displays information in a natural way. The manual is easy to use. Operators can use the package effectively to obtain rates, even if they do not know a lot about commercial insurance. The program is capable of rating multi-vehicle and multi-location situations as well as simple risks. Nor-Rate produces easy-to-read application forms and quote sheets.

5/7/4 (Item 1 from file: 751)  
DIALOG(R) File 751:Datapro Software Directory  
(c) 1994 McGraw-Hill, Inc. All rts. reserv.

00263938 DATAPRO ACCESSION NUMBER: 00263938

PDUCT NAME: Manager's Toolbox 1.0  
VENDOR: Farin & Associates, Inc.  
ADDRESS: 6506 Shroeder Road, Madison, WI, 53711 USA  
TELEPHONE: 1 608 273 1004 FAX: 1 608 273 2374

PRODUCT DESCRIPTION: Manager's Toolbox is useful for establishing and reconciling financial goals, pricing deposit services, comparing performance of fixed-rate and variable-rate instruments and setting meaningful early withdrawal penalties. The penalty pundit application calculates mark-to-market early withdrawal penalties and compares them to fixed penalties ranging from three months to two years. The model suggests a laddered penalty structure that approximates mark-to-market penalties. The ARM atomizer application compares the performance of teaser-rate ARMs to fixed-rate mortgage products over a variety of rate environments. Identifies ARMs that cannot win, no matter what happens to rates. Shows the cost of the risk insurance provided by the ARM. The pricing wizard application analyzes both defensive and offensive pricing strategies, comparing pre- and post-implementation cost of funds.

RECORD CREATION DATE: 19920319  
DATE LAST MODIFIED BY DATAPRO: 19940330

5/7/5 (Item 2 from file: 751)  
DIALOG(R) File 751:Datapro Software Directory  
(c) 1994 McGraw-Hill, Inc. All rts. reserv.

00240884 DATAPRO ACCESSION NUMBER: 00240884

PRODUCT NAME: VCTS  
VENDOR: Vista Computer, Inc.  
ADDRESS: 150 White Plains Road, Tarrytown, NY, 10591 USA  
TELEPHONE: 1 914 332 9174 FAX: 1 914 332 9257

PRODUCT DESCRIPTION: VCTS is an interactive, online facility for the total integrated requirements of an importer, exporter trader, and/or distributor. Primary functions include purchase, sales, traffic management, inventory, billing, accounts receivable, disbursements, accounts payable, general ledger, cost accounting, financial statements, and futures. VCTS provides for products to be purchased or sold in different units of measure. Subsystems include Letters of Credit and Bankers Acceptances, Estimating, Traffic Forms Management, Claims and Insurance, Multicurrencies, futures and options on any exchange, valuations, and risk analysis. The system has been developed to provide a database, where reporting is parameterized and sequenced as desired.

RECORD CREATION DATE: 19920110  
DATE LAST MODIFIED BY DATAPRO: 19931123

5/7/6 (Item 1 from file: 275)  
DIALOG(R) File 275:Computer Database(TM)  
(c) 1994 Information Access Co. All rts. reserv.

14805957

TITLE: A premium on safety: is computer crime insurance a corporate lifesaver or an expensive redundancy?

AUTHOR: Wilder, Clinton; Stahl, Stephanie; Thyfault, Mary E.

JOURNAL: Information Week ISSUE: n453 PAGINATION: p24(2)

PUBLICATION DATE: Nov 29, 1993

SOURCE FILE: CD File 275

ABSTRACT: Many large companies are insuring themselves against the potential costs of a variety of computer crimes. Ninety percent of the 376 mid-size and large banks surveyed by the American Bankers Association carry insurance against fraudulent use of electronic funds transfer (EFT) and

computer systems. Computer security consultants estimate the incidence of electronic intrusion to be low, but the median loss per case is quickly increasing. Aetna Casualty and Surety Co developed its Aetna Coverage for Computer and Electronic Network Technology (Accent) for depository institutions to cover software, hardware and communications from outside electronic intervention. Some banking officials question the wisdom of covering all risk factors and believe overall loss-of-business coverage is the best approach to computer crime because case law for computer crimes is just being developed.

5/7/7 (Item 2 from file: 275)  
DIALOG(R) File 275:Computer Database(TM)  
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14012005 \*Use Format 9 for FULL TEXT\*

TITLE: Uncharted waters pose risk of runaway projects; what you can do to salvage your investment and get development back on course. (MIS project management) (Enterprise Computing/Management)

AUTHOR: Asbrand, Deborah

JOURNAL: InfoWorld VOL.: v15 ISSUE: n26 PAGINATION: p67(1)

PUBLICATION DATE: June 28, 1993

AVAILABILITY: FULL TEXT Online LINE COUNT: 00120

SOURCE FILE: CD File 275

ABSTRACT: Many companies moving into distributed computing environments find their system projects quickly run late and over budget, but experts claim it is easy to spot runaway systems, often before any code is written. The move to client/server computing has generated more high-cost projects, many of which are in the financial services, insurance, and banking industries because they involve more large systems. Runaway systems are primarily a management problem: careful planning and design acumen are at least as important as technical know-how for a successful project. It is usually possible to downsize or otherwise salvage part of a runaway project rather than pulling the plug altogether. A project may fail because MIS did not understand the technology, and it is common for projects to be doomed by insufficient or improper planning. Lack of a paper trail is an early indication of a project about to go bad; another is denial of problems by project managers.

5/7/8 (Item 3 from file: 275)  
DIALOG(R) File 275:Computer Database(TM)  
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11180653 \*Use Format 9 for FULL TEXT\*

TITLE: EDI's potential uses stunted by legal uncertainty. (electronic data interchange) (Headlines and Footnotes) (column)

AUTHOR: Head, Robert V.

JOURNAL: Government Computer News VOL.: v10 ISSUE: n17 PAGINATION: p105(1)

PUBLICATION DATE: August 19, 1991

ARTICLE TYPE: column

AVAILABILITY: FULL TEXT Online LINE COUNT: 00091

SOURCE FILE: CD File 275

ABSTRACT: The US Office of Management and Budget (OMB) has singled out electronic data interchange (EDI) as one of the emerging applications it is following; an earlier column discussed another such technology, electronic imaging. EDI standardization and acceptance in government agencies that do substantial business with the private sector is continuing apace, particularly at the Treasury Department, which has long supported

electronic funds transfer. The Defense Department's Computer-Aided Acquisition and Logistics Support (CALS) is the first step toward electronic interchange of parts and inventory data. Eighteen of 27 federal agencies surveyed by OMB reported one or more EDI applications planned or in operation; the applications are placed into one of four different categories. Leg questions about what constitutes writing or a signature must still be answered for EDI technology to move forward in government. /

5/7/9 (Item 4 from file: 275)  
DIALOG(R) File 275:Computer Database(TM)  
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08213771 \*Use Format 9 for FULL TEXT\*

TITLE: Health and life insurers cut costs via IS coverage. (information systems) (information systems spending in the insurance industry)  
JOURNAL: Datamation VOL.: v35 ISSUE: n22 PAGINATION: p62(1)  
PUBLICATION DATE: Nov 15, 1989  
AVAILABILITY: FULL TEXT Online LINE COUNT: 00062  
SOURCE FILE: CD File 275  
ABSTRACT: Leading insurance firms spent 1.7 percent of the industry's \$149.7 billion in revenues in 1988 on information systems and resources that would let them write many more policies while substantially reducing risks. Insurance companies devoted 13 percent of their total information systems to software in 1988, well above the norm of ten percent. Insurance companies rely heavily on information systems to serve clients as effectively as possible, as do most service companies. Some companies are investing in more innovative projects to attain these goals. Metropolitan Life is concluding two pilot image-processing projects designed to enhance customer service.

5/7/10 (Item 5 from file: 275)  
DIALOG(R) File 275:Computer Database(TM)  
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07998432

TITLE: Selling insurance: users want to buy insurance against the latest security risks, but the buying is hard.  
AUTHOR: Crater, Alan K.  
JOURNAL: Lan Times VOL.: v6 ISSUE: n12 PAGINATION: p95(3)  
PUBLICATION DATE: Dec, 1989  
SOURCE FILE: CD File 275  
ABSTRACT: Computer viruses present a unique challenge to insurance underwriters. In existence since the mid-1980s, computer viruses have evolved in complex ways and hold the potential for catastrophic destruction of data and loss of informational and financial resources. A complex deliberation is underway to determine the insurance implications of such a threat and its relation to corporate EDP policy. The direction of the thinking of underwriters is to consider the result of the virus from the point of view of the insured. There are three probable categories of loss involved: loss of data, loss of media capacity and derangement of data. The key clause from the EDP underwriter's perspective is to determine what types of loss are excluded from a policy. Key concerns include modes of access, extent of internal security measures, backup programs in place, duplication provisions, testing and contingency plans.

5/7/11 (Item 6 from file: 275)  
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07941662 \*Use Format 9 for FULL TEXT\*

TITLE: NorTel, BNR and other top innovators stress partnerships. (Northern Telecom, Bell-Northern Research)

AUTHOR: Langton, Mark

JOURNAL: Computing Canada VOL.: v15 ISSUE: n24 PAGINATION: p54(1)

PUBLICATION DATE: Nov 23, 1989

AVAILABILITY: FULL TEXT Online LINE COUNT: 00065

SOURCE FILE: CD File 275

ABSTRACT: Executives from Bell-Northern Research and Ontario Hydro gave an IEEE-sponsored symposium in Toro advice on managing research and development. Key pieces of advice were to work toward a specific goal and to team up with like-minded firms to reduce costs and risk and focus direction. Bell-Northern Research Pres Gedas Sakus divides the development process in four: definition, development, verification and deployment. Ontario Hydro Sr VP of Operations Avro Niitenberg likens research and development to insurance in that it has saved his company from obsolescence.

5/7/12 (Item 7 from file: 275)

DIALOG(R) File 275:Computer Database(TM)

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07688468

TITLE: Insurers wary of image risk. (high cost, uncertainty put large scale imaging applications on the back burner; includes related article on reasons behind industry's slow move on image processing)

AUTHOR: Sullivan-Trainor, Michael

JOURNAL: Computerworld VOL.: v23 ISSUE: n39 PAGINATION: p1(2)

PUBLICATION DATE: Sept 25, 1989

SOURCE FILE: CD File 275

ABSTRACT: The potential for increased productivity and customer service should be causing insurance companies to implement large-scale imaging systems. Instead, the industry is approaching the technology slowly and cautiously. Cigna is going ahead with a \$2 million project that will benefit only one division rather than the company as a whole. New York Life Insurance Co is considering a \$10 million customer service project, but senior management is reluctant. The biggest problem for management seems to be the inability of traditional cost justification or pilot project techniques to quantify the gains of image processing. A related problem is the enormous cost of implementation. Consultants estimate that a minimum investment of \$150,000 to \$500,000 in software, hardware, networking and applications development is necessary.

5/7/13 (Item 8 from file: 275)

DIALOG(R) File 275:Computer Database(TM)

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06313815 \*Use Format 9 for FULL TEXT\*

TITLE: Complexity, misapplied concepts doom OA projects. (Spotlight on Office Automation)

AUTHOR: Lifingston, William L.

JOURNAL: Government Computer News VOL.: v6 ISSUE: n24 PAGINATION: p62(2)

PUBLICATION DATE: Dec 4, 1987

AVAILABILITY: FULL TEXT Online LINE COUNT: 00118

ABSTRACT: The implementation of office automation systems usually drives

staff and costs up because of poor project planning and execution. Current techniques do not work, and blaming high training costs, conflicting goals, unions, insurance, health hazards, regulations, or some other reason is counterproductive. Quick fixes preclude gaining any understanding of the problem; recognition of the complexity of the situation helps to visualize a solution. Complexity entails: unfamiliar elements; dissimilar parts; relationships between parts; the types of relationships; the technologies, crafts, and skills involved; the many departments, organizations, and regulators involved; long time exposures; changing conditions; large risks; conflicting objectives; shaky assumptions; large organizations; stormy environments; high costs; and the many needs, solutions, or limits.

5/7/14 (Item 9 from file: 275)  
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04711299

TITLE: Service helps companies protect software assets: DSI calculates, insures risks involved in purchasing PC products.

AUTHOR: Chabal, Pricilla M.

JOURNAL: InfoWorld VOL.: v9 ISSUE: n11 PAGINATION: p33(1)

PUBLICATION DATE: March 16, 1987

SOURCE FILE: CD File 275

ABSTRACT: Data Securities International Inc. (DSI) aids users in ensuring that mainframe or microcomputer software investments are protected against everything from natural disasters to vendor bankruptcy. The service evaluates the installations' risks and maintains copies of the source code, utilities, and any other software necessary to keep the system properly maintained and customized. DSI also tracks and updates the software technology for its customers. Services range from \$10,000 to \$30,000; DSI provides risk analysis documentation, helps in setting parameters, and allows users to run a model. Annual maintenance costs are \$1,000, which typically is split between a vendor and a user.

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File 237:Buyer's Guide to Micro Software(SOFT) 1993/Sep  
(c) 1993 ONLINE Inc.  
File 256:Business Software Database(TM) 1994/May  
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File 278:Microcomput.Softwre Guide 1994/Jun  
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Set	Items	Description
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Set	Items	Description
S1	6124	INSURANCE?
S2	1395	S1 AND (MEDICAL? OR HEALTH)
S3	38285	QUESTION? OR ANSWER? OR SURVE?
S4	96	S2 AND S3
S5	6362	RISK? OR INSURAB?
S6	8	S4 AND S5
S7	9442	WEIGH?
S8	1	S4 AND S7
S9	6	S2 AND S7
S10	14	S6 OR S8 OR S9

?t 10/7/1-14

10/7/1 (Item 1 from file: 256)  
DIALOG(R)File 256:Business Software Database(TM)  
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00022644 DOCUMENT TYPE: Review

PRODUCT NAMES: Medical Practice Management (830251)

TITLE: Choosing The Software For An Office Computer

Cushing, Matthew, Jr., MD  
M D Computing, v7 n5 p312(6) Sep/Oct 1990  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

The factors that a user should consider before selecting a medical office management system are reviewed in some detail. These are divided into three overall categories: program features, operating features, and choosing a vendor. Each of the three categories is then further divided, and pertinent questions about each are examined. Under program features, areas to be addressed include: patient registration, insurance data, procedure entry, disability data, payment entry, appointments, editing data, encounter forms or superbills, insurance bills, patients' statements, fiscal reports, and clinical and risk management reports. Under program operation, issues include: menu structure, keyboard design, data storage, error recovery, financial data, clinical data, word processing, and DOS shells.

10/7/2 (Item 2 from file: 256)  
DIALOG(R)File 256:Business Software Database(TM)  
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00022199 DOCUMENT TYPE: Review

PRODUCT NAMES: Merged Cardiac Registry (MCR) (312401)

TITLE: Computers to Cut Costs in Cardiovascular Surgery

Landis, Dick  
Healthcare Informatics, v7 n7 p27(2) Jul 1990  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

According to Rand Corporation, one-third of the nation's half trillion dollar annual health bill is being spent on ineffective or unnecessary care. Having computers track the outcome of care to determine which treatment works best can provide at least a partial answer to this national dilemma. Merged Cardiac Registry (MCR), from Dendrite Systems, is trying to meet this challenge by providing a comparative data analysis as a first step to establishing a national reporting system for surgeons, government agencies, insurance carriers, medical societies, and suppliers. Core data will consist of forty-nine items that seventeen cardiac specialists confirmed were the most meaningful in determining risks facing candidates for open heart surgery. Issues in forming the national database and plans for expansion are discussed.

10/7/3 (Item 1 from file: 233)  
DIALOG(R)File 233:Microcomputer Abstracts(TM)  
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0264914 92PW01-043

Samsung's super slate -- Pen PCs: Mission-critical note takers that return to basics

Glitman, Russell

PC World, January 1, 1992, v10 n1 p89-90, 2 Page(s) ISSN: 0737-8939

Company Name: Samsung Information Systems America

Product Name: PenMaster

Presents a favorable review of the PenMaster (less than \$5000), a pen-based computer from Samsung Information Systems America Inc. of San Jose, CA (800, 408). Says the PenMaster features a 10-inch VGA diagonal screen, an 80386SL chip running at 20MHz, 4MB of RAM, 16KB of cache, a 40MB hard drive, a PCMCIA slot, floppy drive and keyboard slots, a fax-modem card, a 3-hour battery life, and 3 1/2-inch floppy drive. Recommended for insurance, sales, real estate, and medical users who do most of their work out of the office. Weighs 4.9 pounds. Includes a photo and a product summary. (tbc)

10/7/4 (Item 2 from file: 233)  
DIALOG(R)File 233:Microcomputer Abstracts(TM)  
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0225644 90MD09-004

Computer-based support for clinical decision making -- Well-designed programs that help with medical decisions will be heavily used if they are part of a hospital-wide clinical...

Safran, Charles; Rind, David; Herrmann, Francois; Bleich, Howard L  
M.D. Computing , September 1, 1990 , v7 n5 p319-322, 4 Page(s) ISSN:  
0724-6811

Company Name: Beth Israel Hospital

Describes the following decision making computer programs and how clinicians at the Beth Israel Hospital in Boston, MA use them: Acid-Base Consultation, which is used to categorize a patient's fluid and electrolyte disturbances; Bugman, which is an interactive guide to the diagnosis and therapy of infectious diseases; ClinQuery, which allows physicians to use descriptors to search the hospital's clinical database; Desk Reference, which is the hospital's version of the Physician's Desk Reference; Drugman, which is an interactive hospital formula HIV ProtoCall, which advises on the availability of protocols on patients with HIV infection; Medication Charges, computes how much will be charged for the medication based on a patient's insurance coverage; PaperChase, which allows users to search the NLM's Medline database; and Fetal Ultrasound, which calculates fetal weight. Includes three tables. (tbc)

10/7/5 (Item 1 from file: 275)  
DIALOG(R)File 275:Computer Database(TM)  
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15047059

TITLE: Networks pose risk to privacy; electronic medical records could fall into wrong hands.

AUTHOR: Boyd, Robert S.

JOURNAL: San Jose Mercury News PAGINATION: p1A(2)

PUBLICATION DATE: Feb 21, 1994

SOURCE FILE: CD File 275

ABSTRACT: The nationwide medical-records database called for in the various health-care reform proposals raises sobering privacy questions. Severe breaches in confidentiality have already occurred with paper medical records. The ease accessing all sorts of detailed, highly personal information on-line may be too much for insurance companies, employers and political adversaries to resist. Filing medical records by Social Security number may raise an even greater threat to privacy, because Social Security numbers are easy to steal or locate. Organizations holding medical records may be unable to resist the lure of entering the lucrative business of selling information. Federal legislation is being written that would protect medical records.

10/7/6 (Item 2 from file: 275)  
DIALOG(R)File 275:Computer Database(TM)  
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13415224 \*Use Format 9 for FULL TEXT\*

TITLE: IBM follows two pen strategies: ThinkPad, TouchMobile designed to reach separate markets. (IBM Personal Computer Co. announces ThinkPad 710T, TouchMobile pen-based computers) (Product Announcement)

AUTHOR: Boudette, Neal

JOURNAL: PC Week VOL.: v10 ISSUE: n6 PAGINATION: p27(1)

PUBLICATION DATE: Feb 15, 1993

ARTICLE TYPE: Product Announcement

AVAILABILITY: FULL TEXT Online LINE COUNT: 00065

SOURCE FILE: CD File 275

ABSTRACT: IBM Personal Computer Co announces two new mobile computing products, the ThinkPad 710T tablet computer and the hand-held TouchMobile. The 5.5-pound ThinkPad runs the PenPoint, PenDOS and pen-enabled OS/2

operating systems as well as many pen-centric applications that support handwriting recognition. It uses a 25-MHz 486SLC microprocessor and comes with 4Mbytes of RAM and PCMCIA slots for expandability; expected list pricing is approximately \$4,800. The \$3,000 TouchMobile weighs 1.1 pounds, has a 7-inch CGA screen with 1.5Mbytes of static RAM and does not support complex graphics or pen-based software. There is no hard drive or PCMCIA slot, but a bar-code scanner is built in. IBM says it is aiming the two machines at different markets; the ThinkPad is targeted at data collection in the shipping, utility and insurance industries and in police departments, while the TouchMobile is intended for narrower vertical-market uses such as health care and distribution.

10/7/7 (Item 3 from file: 275)  
DIALOG(R)File 275:Computer Database(TM)  
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11909085

TITLE: A wise choice for your practice? (using electronic billing systems)  
(CIO Desk)

AUTHOR: Strahan, Herman

JOURNAL: Computers in Healthcare VOL.: v13 ISSUE: n2 PAGINATION: p51(3)

PUBLICATION DATE: Feb, 1992

SOURCE FILE: CD File 275

ABSTRACT: The cost of conversion over to a completely electronic, non-paper billing system for doctors and insurance companies needs to be weighed against the very clear benefits of migrating away from the paper trail. By using computer technology, a patient's insurance identification is sent across telephone lines to the insurance company, which checks for eligibility and responds accordingly. As soon as services are rendered by the doctor, the charges for these can be submitted directly, including Medicare and Blue Shield addenda. Within 24 hours, Electronic Remittance Advice (ERA) gives doctors information on which claims can be paid and in what amounts. This information can be passed on to the patient without waiting for the laborious submitting and mailing processes traditional in insurance claims. Any claim that can be filed by mail can be filed electronically. As insurance requirements change, the electronic system is kept up to date. Ultimately, administrative costs are cut through an electronic system, more than balancing the cost of conversion.

10/7/8 (Item 4 from file: 275)  
DIALOG(R)File 275:Computer Database(TM)  
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11264277 \*Use Format 9 for FULL TEXT\*

TITLE: Directory of leaders. (Looking at the leaders 1991) (highest grossing computer and semiconductor industry companies) (directory)

JOURNAL: Electronic News VOL.: v37 ISSUE: n1876 PAGINATION: p5A(27)

PUBLICATION DATE: Sept 2, 1991

ARTICLE TYPE: directory

AVAILABILITY: FULL TEXT Online LINE COUNT: 03512

SOURCE FILE: CD File 275

ABSTRACT: A directory of the highest grossing US semiconductor and computer industry companies is presented for the 1990/1991 period. The information given includes a summary and forecast for future economic development, a list of major facilities, analysis of electronic sales, headquarters addresses, sales and earnings records, and officer and director names. Among the companies in this edition are Advanced Micro Devices, IBM, and Raytheon.

10/7/9 (Item 5 from file: 275)  
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11180653 \*Use Format 9 for FULL TEXT\*  
TITLE: EDI's potential uses stunted by legal uncertainty. (electronic data interchange) (Headlines and Footnotes) (column) X  
AUTHOR: Head, Robert V.  
JOURNAL: Government Computer News VOL.: v10 ISSUE: n17 PAGINATION: p105(1)  
PUBLICATION DATE: August 19, 1991  
ARTICLE TYPE: column  
AVAILABILITY: FULL TEXT Online LINE COUNT: 00091  
SOURCE FILE: CD File 275  
ABSTRACT: The US Office of Management and Budget (OMB) has singled out electronic data interchange (EDI) as one of the emerging applications it is following; an earlier column discussed another such technology, electronic imaging. EDI standardization and acceptance in government agencies that do substantial business with the private sector is continuing apace, particularly at the Treasury Department, which has long supported electronic funds transfer. The Defense Department's Computer-Aided Acquisition and Logistics Support (CALS) is the first step toward electronic interchange of parts and inventory data. Eighteen of 27 federal agencies surveyed by OMB reported one or more EDI applications planned or in operation; the applications are placed into one of four different categories. Legal questions about what constitutes writing or a signature must still be answered for EDI technology to move forward in government.

10/7/10 (Item 6 from file: 275)  
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09380322  
TITLE: VDT liability raises questions. (health and legal issues related to use of video-display terminals)  
AUTHOR: Savage, JA.  
JOURNAL: Computerworld VOL.: v25 ISSUE: n5 PAGINATION: p53(1)  
PUBLICATION DATE: Feb 4, 1991  
SOURCE FILE: CD File 275  
ABSTRACT: Although it has not been conclusively determined that exposure to electromagnetic fields emanating from VDT terminals pose health hazards for users, the possibility that the causal relationship will be demonstrated in the future gives companies some incentive to examine their liability. Many large companies, including AT and T, are quite skeptical about the potential for employees winning lawsuits for claims of health problems. Companies are protected by state workers' compensation systems, which are considered by the companies and analysts to be a sort of 'no-fault' insurance that protects employers from large payments and civil liability. A case moves out of the workers' compensation system only if negligence, fraud or malicious conduct on the employer's part can be proved. One AT&T lawyer considers the health risk from VDTs so tenuous that even workers' compensation claims may be denied.

10/7/11 (Item 7 from file: 275)  
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08711534

TITLE: New York Life sold on laptops. (New York Life Insurance Co.)

AUTHOR: Johnson, Maryfran

JOURNAL: Computerworld VOL.: v24 ISSUE: n32 PAGINATION: p39(1)

PUBLICATION DATE: August 6, 1990

SOURCE FILE: CD File 275

ABSTRACT: Roughly 10 percent of New York Life Insurance Co's 10,000 independent insurance agents use a customized microcomputer-based sales system that uses laptop computers to help them plow through days' worth of paperwork in a matter of minutes. The insurance company expects that all of its agents will be using the new sales system by 1991. The microcomputer can generate payment schedules or graphically display a family's financial picture and allows agents to underwrite policies under \$250,000 on the spot. The new system, which was developed with the help of Logica Data Architects Inc, features an artificial intelligence-based "underwriter-in-a-box" that allows an agent to type in information about a person's age, health habits and medical condition to get an immediate answer on whether the client is a good insurance risk. ✓

10/7/12 (Item 8 from file: 275)

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08173990

TITLE: Impersonal touch? Risk Management Resources' bottom line outweighs criticism of voice processing.

AUTHOR: Gitlin, Bob

JOURNAL: Communications News VOL.: v27 ISSUE: n2 PAGINATION: p27(1)

PUBLICATION DATE: Feb, 1990

SOURCE FILE: CD File 275

ABSTRACT: Risk Management Resources (RMR) has installed voice mail on its telephone system and credits it with improved customer service and reduced costs. The third-party administrator of medical-insurance claims has replaced multiple receptionists and multiple consoles with the Repartee voice-processing system by Active Voice. RMR found that after the system was installed in 1987 about half the customers took to voice mail right away. The \$12,000 voice mail product was expanded from four lines to eight lines to handle the volume of incoming calls. RMR expects to expand the system again soon.

10/7/13 (Item 9 from file: 275)

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04321855

TITLE: Hancock carries insurance against risky services business. (Boston firm updates data processing systems to accommodate various financial-services offerings.)

AUTHOR: Buday, Robert

JOURNAL: Information Week ISSUE: n079 PAGINATION: p31(3)

PUBLICATION DATE: Aug 18, 1986

ABSTRACT: The complexion of the John Hancock Mutual Life Insurance Co. has changed rapidly over the last five years as a result of the acquisition of a number of financial services companies such that John Hancock currently offers just about all types of services from stocks and real-estate investments to mortgages and bank accounts in addition to all types of insurance. As a result of such widespread changes, the company has

had to learn to take a leadership role in the data processing area to be able to handle the variety of offerings. A year long effort involving \$1 million investment resulted in a single data base called the 'client information file' which is intended to offer a comprehensive profile on each customer for the analysis of financial needs and the determination of marketing efforts. Another DP project was the five-year \$25 million project for a new system to handle health-care claims. John Hancock had to face the different needs of its 16 companies in constructing the client information file and is now grappling with questions about access to the information. The company is also working with the artificial-intelligence firm of Applied Expert Systems Inc. to develop a system which assists in the analysis of a client's financial profile.

10/7/14 (Item 10 from file: 275)  
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00667517

TITLE: Determination of ideal body weights using a microcomputer.

AUTHOR: Francis, Kennon

JOURNAL: M.D. Computing VOL.: v3 ISSUE: n2 PAGINATION: p24-28

PUBLICATION DATE: March-April, 1986

ABSTRACT: Height and weight tables used to determine the ideal weight of people have required that users estimate their body frame (small, medium or large), but methods for finding this have been unscientific. Metropolitan Life has updated the insurance industry height-weight tables, adding to the average weight range, but even with the wider range most Americans still exceed the acceptable levels. More scientific methods for measuring ideal body weights and evaluating the percentage of fat in that weight, such as hydrostatic or underwater weighing, are more expensive and take much more of the technician's time. Microcomputers can be used to find patients' body composition and desirable weight, and a program written in Applesoft BASIC is listed using one of several methods of body-composition measurement discussed. Other ways of determining ideal body weights and compositions using anthropometric techniques include height-weight indexes, body circumference and skinfold fat. CAPTION: Program for determining body composition and target weight.

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Set	Items	Description
S1	70950	INSURANCE?
S2	12533	S1 AND (MEDICAL? OR HEALTH)
S3	8241	QUESTION? OR ANSWER? OR SURVE?
S4	1144	S2 AND S3
S5	11069	RISK? OR INSURAB?
S6	66	S4 AND S5
S7	309	WEIGH?
S8	5	S4 AND S7
S9	50	S2 AND S7
S10	114	S6 OR S8 OR S9

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8/5/1

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00132505

More weight on health habits in risk classification predicted.

Piontek, Stephen

National Underwriter: Life & Health/Financial Services, Jul 20 1992, p14

DOC TYPE: Journal Article

JOURNAL CODE: NULH

ABSTRACT: Speaking at the annual meeting of the National Association of Life Companies, Henry C. George said the public accepts health habit-based underwriting of life policies. A MAP survey done by the American Council of Life Insurance showed that 67 percent of the public felt it is fair for nonsmokers to pay less for life insurance than smokers. (Author/OPA)

COUNTRY: UNITED STATES

DESCRIPTORS: Life Insurance -- Risk Selection

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8/5/2

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00129948

Indemnity plan costs climbed 13 percent in 1991.

Intindola, Brendan

National Underwriter: Life & Health/Financial Services, Feb 10 1992, p5

DOC TYPE: Journal Article

JOURNAL CODE: NULH

ABSTRACT: According to John Erb, principal at A. Foster Higgins and Company the firm's sixth annual Health Care Benefits Survey shows that traditional indemnity medical plans are collapsing under the weight of their costs. (Author/FMM)

COUNTRY: UNITED STATES

DESCRIPTORS: Health Insurance -- Surveys; Health Insurance -- Statistics

8/5/3

DIALOG(R)File 169:Insurance Periodicals  
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00087967

Benefits news: long-term care looms as weighty future issue.

Risk Management, Jun 1989, p12

DOC TYPE: Journal Article

JOURNAL CODE: RM

ABSTRACT: Reports on a Fortune magazine survey on long-term health care coverage offered by employers to their employees. There is much confusion about coverage for long-term care, and the dearth of benefit options will be a problem for an increasingly aging American workforce and for their employers. (JEI)

DESCRIPTORS: Long Term Care Insurance -- Trends

8/5/4

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00075954

Public opinion weighed in health coverage decisions.



Employee Benefit Plan Review, Aug 1988, p36

DOC TYPE: Journal Article

JOURNAL CODE: EBPR

ABSTRACT: The Harvard Community Health Plan (HCHP) of Boston commissioned a Louis Harris and Associates survey as part of a process of making decisions about coverage of expensive new procedures. The Harris survey, which included a cross-section of 1,250 Americans, found that Americans believe health insurance plans should not place financial limits on medical treatment that would save lives, even if it costs \$1 million to save a life. (Author/PGG)

DESCRIPTORS: Medical Care -- Surveys; Medical Costs -- Surveys; Health Insurance -- Surveys

8/5/5

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00061143

Different rates urged based on lifestyles.

Arndt, Sheril

National Underwriter: Life & Health/Financial Services, Jul 20 1987, p10

DOC TYPE: Journal Aicle

JOURNAL CODE: NULH

ABSTRACT: John Banzhaf, a Georgetown law professor has said that there is no question that it is legal for insurers to set different rates based on lifestyle factors, at the Health Promotion and Chemical Abuse Task Force at the NAIC's 1987 summer meeting. The law says that setting different rates based on a person's smoking habits, weight and blood pressure is a "legal discrimination," he said, noting that this compared to discrimination which is based on race and sex. (Author/MES)

DESCRIPTORS: Risk Selection -- Life Insurance

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Set	Items	Description
S1	6124	INSURANCE?
S2	1395	S1 AND (MEDICAL? OR HEALTH)
S3	38285	QUESTION? OR ANSWER? OR SURVE?
S4	96	S2 AND S3
S5	6362	RISK? OR INSURAB?
S6	8	S4 AND S5
S7	9442	WEIGH?
S8	1	S4 AND S7

S9 6 S2 AND S7  
 S10 14 S6 OR S8 OR S9  
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 s lifestyle?  
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     3 S12  
     14 S10  
     S13 3 S12 NOT S10  
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13/7/1 (Item 1 from file: 275)  
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14465932

TITLE: Records privacy concerns grab citizens attention. (poll finds adults in U.S. concerned over confidentiality of their records)  
 AUTHOR: Betts, Mitch  
 JOURNAL:computerworld VOL.: v27 ISSUE: n41 PAGINATION: p64(1)  
 PUBLICATION DATE: Oct 11, 1993  
 SOURCE FILE: CD File 275  
 ABSTRACT: A Louis Harris and Associates Inc national opinion poll finds US adults are concerned over the confidentiality of their records. Privacy is now a top concern and will influence purchasing habits. Consumers are more likely to patronize companies with policies that safeguard the privacy of sensitive information. A follow-up poll finds citizens expect their financial and medical records to be protected. Banks, health insurance companies and businesses need to adopt strict privacy codes. Business may be able to develop a competitive edge by developing and advertising policies that protect the privacy of sensitive information. Privacy advocates have long recommended that companies adopt fair information practices that enable consumers to view their records and make corrections. This advice conflicts with a trend to collect consumer and lifestyle data in order to narrow the focus of marketing campaigns.

13/7/2 (Item 2 from file: 275)  
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10965206 \*Use Format 9 for FULL TEXT\*

TITLE: Teleworking down under--part IV: the impacts of teleworking on the Australian insurance sector. (last in a series)  
 JOURNAL: Telecommuting Review: the Gordon Report VOL.: v8 ISSUE: n7  
 PAGINATION: p8(3)  
 PUBLICATION DATE: July 1, 1991  
 AVAILABILITY: FULL TEXT Online LINE COUNT: 00104  
 SOURCE FILE: CD File 275  
 ABSTRACT: Some 60 percent of the Australian work force is involved in service industries, which can possibly mean significant numbers of telecommuters during the 1990s. The highly regulated health insurance industry is undergoing modernization through the more efficient use of telecommunications and computer technology. A survey of a randomly selected sample of Australian health insurance companies showed that none were involved in telecommuting though all 11 surveyed had computerized their

operations or were about to do so. Operations personnel felt that telecommuting would improve productivity but supervisors were less convinced. Middle management was more positive about it than upper management, which was concerned about payment methods and staffing ratios. All, especially those with several dependents, felt that it could result in lifestyle improvements. Part-time workers believed it would result in new job opportunities. Current practices in the Australian health insurance industry do not encourage telecommuting. The industry is currently examining its outmoded work practices to enhance productivity and raise service levels.

13/7/3 (Item 3 from file: 275)  
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00533801

TITLE: Your Career--Managing Health and Fitness.

AUTHOR: Miles, M.

JOURNAL: Computer Decisions VOL.: v16 ISSUE: n2 PAGINATION: p196

PUBLICATION DATE: Feb., 1984 ARTICLE TYPE: column

ABSTRACT: Over the past five years insurance costs for employees have increased at an annual rate of twenty per cent. In 1982 Chrysler Corporation spent approximately \$6,000 per employee for health benefits, one-quarter of the average salary. The Center for Disease Control in Atlanta estimates that half of all chronic diseases could be prevented or postponed through proper lifestyle behavior. Clearly, it is in an organization's interest to monitor and help improve employee health. A company called Lifestyle Management Systems (LMS) provides such a service. LMS provides a screening process in which comprehensive health and fitness data are collected and processed via computer. The results on each employee are given to the corporation and the person involved. The health report is thirty pages long and includes recommendations and guidelines that will improve fitness.

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Set	Items	Description
S1	4045	DATA
S2	4042	COMPUTER? OR SOFTWARE
S3	11069	RISK? OR INSURAB?
S4	400	S2 AND S3
S5	309	WEIGH?
S6	1	S4 AND S5

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6/5/1

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00113813

Software turns underwrtg. from art to science.

Haggerty, Alfred G.

National Underwriter: Proper& Casualty/Risk & Benefits Management, Feb

18 1991, p13

DOC TYPE: Journal Article

JOURNAL CODE: NUPC

ABSTRACT: The Fair, Isaac Companies, San Rafael, says its techniques assign accurate numerical weights to underwriting and marketing characteristics and develop scores which predict the level of profitability of each customer. The company calls its new product USER, for Underwriting Strategy Execution and Reporting System. (Author/OPA)

COUNTRY: UNITED STATES

DESCRIPTORS: Risk Selection -- Artificial Intelligence -- Software

?s s2/de

S7 1807 S2/DE

?s s4 and s7

400 S4

1807 S7

S8 183 S4 AND S7

?s s3/de

S9 4881 S3/DE

?s s8 and s9

183 S8

4881 S9

S10 86 S8 AND S9

?s health? or medical? or lifestyle?

16007 HEALTH?

7066 MEDICAL?

157 LIFESTYLE?

S11 18567 HEALTH? OR MEDICAL? OR LIFESTYLE?

?s s10 and s11

86 S10

18567 S11

S12 2 S10 AND S11

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Set	Items	Description
S1	4045	DATA
S2	4042	COMPUTER? OR SOFTWARE
S3	11069	RISK? OR INSURAB?
S4	400	S2 AND S3
S5	309	WEIGH?
S6	1	S4 AND S5
S7	1807	S2/DE
S8	183	S4 AND S7
S9	4881	S3/DE
S10	86	S8 AND S9
S11	18567	HEALTH? OR MEDICAL? OR LIFESTYLE?
S12	2	S10 AND S11

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18567 S11

S13 38 S4 AND S11

?s s13 not s6

38 S13

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S14 38 S13 NOT S6

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?s s9 and s14

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00127978  
State takes high-tech approach to work comp costs: Newsom says RMIS will  
pay for itself.  
Gordon, Stacy  
Business Insurance, Mar 30 1992, p151  
DOC TYPE: Journal Article  
JOURNAL CODE: BI  
ABSTRACT: Jerry Newsom, risk management administrator for the state of  
Georgia, hopes that high technology can help curb workers compensation  
costs that have doubled in three years. He has implemented a  
sophisticated medical claims management software system that he projects  
will save the state \$1 million in workers compensation costs per year.  
(Author/CJF)  
COUNTRY: UNITED STATES  
DESCRIPTORS: Risk Management Information Systems -- Georgia -- Workers  
Compensation Insurance

15/5/2  
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00123658  
The Travelers broadens its risk management and health benefits systems.  
National Underwriter: Property & Casualty/Risk & Benefits Management, Dec  
23 1991, p7  
DOC TYPE: Journal Article  
JOURNAL CODE: NUPC  
ABSTRACT: For property and casualty risk managers, the Travelers announced  
enhancements to both the host-based and personal computer-based Client  
Access Risk Management Analysis systems (CARMA). For employee benefits  
managers, Travelers announced the immediate availability of enhancements  
to its INFORM and LINK systems. (Author/MES)  
COUNTRY: UNITED STATES  
DESCRIPTORS: Travelers Corporation -- Risk Management -- Software; Employee  
Benefit Plans -- Travelers Corporation -- Software

15/5/3  
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00117911  
In the market: just pick up the phone for emergency data.  
Risk Management, Sep 1991, p12  
DOC TYPE: Journal Article  
JOURNAL CODE: RM  
ABSTRACT: Reports that Compufax Computer Services, Harrisburg,  
Pennsylvania, has created the Emergency Management Mobile Information  
System to provide access to emergency information on hazardous materials,  
medical treatment, drug reactions, and building floor plans via a fax  
machine and telephone. (JEI)

COUNTRY: UNITED STATES

DESCRIPTORS: Risk Management -- Catastrophes -- Communications Systems

15/5/4

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00114934

Proposals target safety of blood, tissues.

Woolsey, Christine

Business Insurance, May 27 1991, p3

DOC TYPE: Journal Article

JOURNAL CODE: BI

ABSTRACT: Describes how the risk of medical providers using contaminated blood and human tissues when treating patients would be mitigated under a new American Red Cross program for collecting, processing, and distributing blood, and a proposal by some tissue banks for the Food and Drug Administration (FDA) to implement regulations standardizing the way human tissue products are regulated to guarantee their safety. A national computer registry of tissue donors and recipients is also proposed. The AIDS (acquired immune deficiency syndrome) epidemic and concerns that a tissue bank may have dispensed AIDS-infected tissue have spurred these reform efforts. (Author/JCS)

COUNTRY: UNITED STATES

DESCRIPTORS: Laboratories -- Safety; Risk Management -- Health; Acquired Immune Deficiency Syndrome

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00107396

Merging information systems for risk and benefits managers.

Tweedy, David A.

Risk Management, Nov 1990, p64

DOC TYPE: Journal Article

JOURNAL CODE: RM

ABSTRACT: Explores the merger of a company's employee benefits and risk management information systems into an employee benefits/risk management information system. Historical background and advantages and disadvantages of mergers are discussed. Cost reduction--through identifying improper medical bills, identifying duplicate payments, and use of uniform fee codes--is seen as the advantage. Obstacles include problems with access to data (confidentiality), different types of data collected, differences in hardware and software, and lack of vendors. Vendors are beginning to market merged systems. (JEI)

COUNTRY: UNITED STATES

DESCRIPTORS: Management Information Systems -- Risk Management; Employee Benefit Plans -- Management Information Systems

15/5/6

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00095529

Hospital develops own RMIS.

DiBlase, Donna

Business Insurance, Jul 24 1989, p14

DOC TYPE: Journal Article

JOURNAL CODE: BI

ABSTRACT: James R. Jensen, risk manager at the St. Alphonsus Regional Medical Center in Boise, Idaho, with the help of a local computer programming consultant and the input of key department managers in the hospital, designed a custom risk management information system for just under \$1,500. (Author/OPA)

DESCRIPTORS: Hospitals -- Risk Management -- Management Information Systems

15/5/7

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00085797

Expert system underwrites impaired risks.

Jones, David C.

National Underwriter: Life & Health/Financial Services, Jan 16 1989, p4

DOC TYPE: Journal Article

JOURNAL CODE: NULH

ABSTRACT: Employing expert system technology, the "Life Underwriting System" software package was developed in-house over the past two years drawing from the accumulated knowledge of underwriters and medical personnel at Fort Wayne, Indiana-based Lincoln National Reinsurance and Lincoln National Life, said Dave Hopper, vice president, reinsurance operations. (Author/OPA)

DESCRIPTORS: Substandard Risks -- Risk Selection -- Artificial Intelligence

15/5/8

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00085631

Risk management system aids health care providers.

Bests Review: Property/Casualty, Apr 1989, p92

DOC TYPE: Journal Article

JOURNAL CODE: BPC

ABSTRACT: Anistics, the risk management consulting subsidiary of Alexander and Alexander Services, introduced the Personal ARIS (Anistics Risk Information System) Healthcare System, designed for health care risk management. (Author/SPK)

DESCRIPTORS: Hospitals -- Risk Management -- Software

15/5/9

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00076139

Coping with boredom in the cockpit before it's too late.

Grose, Vernon L.

Risk Management, Aug 1988, p30

DOC TYPE: Journal Article

JOURNAL CODE: RM

ABSTRACT: Explores the reasons people get bored at work; the ways that work has, and is, changing; the risks in boredom when it is coupled with critical tasks; and use of a systems approach for coping with boredom in dangerous settings. In the latest jet aircraft the instrument panel

contains displays of computer graphic systems, so the pilot is a monitor of the machines flying the aircraft. Technological specialists should not dominate workplace design, but generalists should integrate physiological, psychological, social, and cultural factors with state-of-the-art technology to obtain optimum man-machine interface. (Author/JEI)  
DESCRIPTORS: Risk Management; Occupational Safety And Health

15/5/10  
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00065604  
Insurer's underwriting staff gets 'expert' help.  
Jones, David C.  
National Underwriter: Life & Health/Financial Services, Oct 5 1987, p3  
DOC TYPE: Journal Article  
JOURNAL CODE: NULH  
ABSTRACT: A program billed as the first commercial expert underwriting system in North America is helping underwriters at Alexander Hamilton Life process applications for non-medical individual life coverage faster and with improved productivity. Called Personal Insurance Underwriting System, the patented program was developed by COGENSYS, a LaJolla, California, software company. (Author/OA)  
DESCRIPTORS: Risk Selection -- Artificial Intelligence; Alexander Hamilton Life Insurance Company Of America -- Risk Selection -- Artificial Intelligence

15/5/11  
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00062292  
Expert systems: risk management or bust?  
Baram, Michael  
National Underwriter: Property & Casualty/Employee Benefits, Sep 21 1987, p31  
DOC TYPE: Journal Article  
JOURNAL CODE: NUPC  
ABSTRACT: Many computer scientists and risk managers are now trying to develop "expert systems" which can be relied on by themselves, corporate safety and medical personnel and others to improve safety and prevent accidents, to prepare appropriate emergency response plans and to actually carry out response procedures after an accident occurs. (Author/OA)  
DESCRIPTORS: Risk Management -- Artificial Intelligence

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00041579  
Health appraisal c/o Carter Center.  
National Underwriter: Property/Casualty, May 2 1986, p2  
DOC TYPE: Journal Article  
JOURNAL CODE: NUPC  
ABSTRACT: Describes new computer program being developed by the Carter Center at Emory University, in collaboration with the Centers for Disease Control, which will provide mortality and morbidity risk appraisals for



individuals based on personal characteristics and lifestyles. (Author/BW)  
DESCRIPTORS: Electronic Data Processing -- Health Insurance -- Risk  
Management

15/5/13

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00017353

Underwriters told of new risk analysis method.  
National Underwriter: Life/Health, Jun 2 1984, p37  
DOC TYPE: Journal Article  
JOURNAL CODE: NULH  
ABSTRACT: New underwriting methods include more use of family medical  
history, and computernalysis of biological age. (OA)  
DESCRIPTORS: Life Insurance -- Risk Selection

15/5/14

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00016525

Diagnosing hospital risk management: computers can help control losses.  
Taravella, Steve  
Business Insurance, Nov 19 1984, p3  
DOC TYPE: Journal Article  
JOURNAL CODE: BI  
ABSTRACT: Describes efforts by hospital risk managers to control losses  
through automation. Evaluates Nu-Med Medical Inc., a hospital system in  
California, and the RISKMASTER, a COMTEC Inc. automated system being used  
by The University of Texas Medical Branch in Galveston. (KH)  
DESCRIPTORS: Risk Management -- Malpractice Liability Insurance; Loss  
Control -- Automation  
?14 38 S13 NOT S6  
S15 14 S9 AND S14  
S16 24 S14 NOT S15  
?s s16 and (survey? or question? or answer?)  
24 S16  
5917 SURVEY?  
2114 QUESTION?  
677 ANSWER?  
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~~00017353~~ 00017353 assesses health risks.

Jones, David C.  
National Underwriter: Property & Casualty/Employee Benefits, Sep 19 1988,  
p29  
DOC TYPE: Journal Article  
JOURNAL CODE: NUPC  
ABSTRACT: A health-risk profile designed to assess the health and

lifestyles of workers nearing retirement will soon be marketed to employer groups by Northwestern National Life. The profile gives a computerized, confidential valuation report to the employee, detailing health risks based on responses to a 180 part questionnaire that covers nutrition, exercise, substance use and abuse, and stress. (Author/CLS)



DESCRIPTORS: Health -- Retired Workers

?

File 148:Trade & Industry Index(TM) 1981-1994/Jun W2

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Set Items Description

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Set	Items	Description
S1	192730	INSURANCE?
S2	54360	S1 AND (MEDICAL? OR ALTH)
S3	116601	QUESTION? OR ANSWER? OR SURVE?
S4	3389	S2 AND S3
S5	45438	RISK? OR INSURAB?
S6	336	S4 AND S5
S7	15843	WEIGH?
S8	28	S4 AND S7
S9	195	S2 AND S7
S10	516	S6 OR S8 OR S9

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Set	Items	Description
S1	192730	INSURANCE?
S2	54360	S1 AND (MEDICAL? OR HEALTH)
S3	116601	QUESTION? OR ANSWER? OR SURVE?
S4	3389	S2 AND S3
S5	45438	RISK? OR INSURAB?
S6	336	S4 AND S5
S7	15843	WEIGH?
S8	28	S4 AND S7
S9	195	S2 AND S7
S10	516	S6 OR S8 OR S9
S11	437822	SOFTWARE OR COMPUTER?
S12	6	S8 AND S11
S13	132	S2 AND S5 AND S11
S14	2283	LIFESTYLE?
S15	2	S13 AND S14

?t 15/7/1-2

15/7/1

DIALOG(R)File 148:Trade & Industry Index(TM)

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12625063

\*FULL TEXT RECORD\*

TITLE: Corporate fitness efforts create healthy work force.

AUTHOR: Kuzins, Rebecca

JOURNAL: The Business Journal Serving Greater Sacramento

VOL: v9 ISSUE: n22 PG: pS6(2)

PUB DATE: August 24, 1992

AVAILABILITY: FULL TEXT Online LINE COUNT: 00126 WORD COUNT: 1,814

FULL TEXT:

On a recent morning, Mary Ruiz, an analyst at Pacific Bell, was hard at work. But she wasn't at her desk or computer terminal. Instead, she was using the exercise equipment at FitWorks, the gym at Pacific Bell's Sacramento office complex.

Ruiz exercises every day before work. "It keeps me in shape," she says. "I have arthritis, and the exercise helps with my joints. It also relieves a lot of stress."

FitWorks is one of many programs Pacific Bell offers to keep its employees healthy -- and contain company healthcare costs. Many other local companies also offer work site wellness programs to reduce absenteeism, increase morale and productivity, and cut healthcare costs.

These programs can range from brown bag lunch lectures on smoking cessation, cancer-risk awareness and weight and cholesterol management to company-sponsored aerobics classes and exercise facilities. Many businesses offer opportunities for employees to be screened for cholesterol levels, blood pressure and other health indicators. And some companies have altered their cafeteria menus to provide foods low in calories, fat and sodium.

A growing number of government agencies also offer work site wellness programs. At the Department of Motor Vehicles, for example, employees throughout the state can attend noon lectures, participate in weight-loss contests, and receive cholesterol, blood pressure and heart attack risk screenings.

Work site wellness programs aim to prevent illness by encouraging employees to diet, exercise and better cope with stress. "A hundred years ago, most people died of environmentally caused diseases. Today, most people die because of their lifestyles. There are things we can do to change our lifestyle that will improve our health," says Dave Hipkind, whose company, Sierra Nevada Laboratories Inc., conducts employee health screenings.

Proponents of work site wellness maintain they can enhance employees' morale as well as their health. "The employee feels the employer cares about their health," says Anne Gaffney, who coordinates the health and wellness programs offered by Woodland Clinic Medical Group. "There's a motivational factor for the employee that can decrease sick time and increase productivity.

"If an employee can quit smoking, they're at their desk more, not outside having a cigarette break. I've heard people say, 'I get so much more time at work now. I didn't realize how smoking cut into my work time.'"

Work site wellness programs can be tailored to fit an employer's needs -- and budget. Here are some factors to keep in mind when establishing these programs:

- \* Determine your employees' current health status and design your program accordingly.

"The first step is to do as much baseline screening as you can get data," says Tracy Sklar, director of the National Heart Attack Risk Study at the Mercy Heart Institute. "Survey what employees need and want. Then provide what they need and want."

Some companies also maintain employee health data as a means of

measuring the cost effectiveness of wellness programs. At Pacific Bell, for example, employees' weight, heart rate, blood pressure and other biomedical indicators of health are screened before they are allowed to use the FitWorks facility.

The status of these employees' health is then checked periodically. The data are compared with similar data for company employees who do not exercise regularly to determine the costs of health claims, workers' compensation and disability for the two groups of workers.

"The No. 1 contributor to savings is an exercise program," says Susan Blair, FitWork's wellness and fitness manager. "We get the biggest bang for the bucks by building exercise centers."

- \* Set objectives for your organization and a timetable to achieve these objectives.

Make these objectives realistic, measurable and specific to your company. These objectives can include encouraging employees to exercise, stop smoking, lose weight or reduce stress.

- \* Involve employees in planning and managing your health promotion programs.

- \* Decide how to staff your wellness programs.

Some large corporations, such as Pacific Bell, prefer to hire in-house exercise physiologists, dieticians, nurses and other healthcare professionals. "We can require more stringent criteria or credentials from them," Blair says. "They understand our corporate culture, and it's easier to get things accomplished."

But many smaller companies and government agencies, which cannot afford to hire full-time staffers, use outside contractors to provide lectures, screenings and other services. Contractors run the gamut from health organization volunteers to paid workers from nonprofit hospital programs or from for-profit health consulting companies.

The Department of Motor Vehicles, for instance, uses United Way volunteers to present noontime lectures on a variety of healthcare topics for its Lifestyle Improvement for Employees program, says Ellen Threadgill, program coordinator. The department, along with a number of her local government agencies and corporations, is participating in the National Heart Attack Risk Study being conducted locally by Mercy Heart Institute, a division of Mercy Healthcare Sacramento. The department employees pay \$10 to be screened for cholesterol, blood pressure, diabetes, weight and smoking, and use the data they obtain to improve their cardiac condition.

Fitness Consulting Inc., an Irvine-based corporation, is one of a number of for-profit companies providing wellness services to employees. The company opened a Sacramento office in January and lists the city of Woodland and the Sacramento County Sheriff's Department among its clients. President Judi Ulrey said the firm offers educational programs, health screenings and exercise classes to employers at a cost ranging from \$35 to \$50 an hour.

- \* Make it convenient for employees to attend wellness programs.

Most companies schedule these programs before or after work or during lunch or break times. In some cases, employees are allowed company time to receive health screenings and other services.

\* Make the workplace support employee lifestyle changes.

Pacific Bell, for instance, has made a special effort to alter its corporate work environment to support its wellness programs. Company cafeterias in Sacramento and 10 other California locations serve low-calorie foods, limited in fat, cholesterol and sodium. Taste testings and food demonstrations also are offered to employees. Each cafeteria has a resource center featuring written materials on health topics.

An automated machine for self-monitoring blood pressure and a scale are located near the visitors' entrance to the company's offices at 2700 Watt Ave. Pacific Bell also operates 14 FitWorks exercise centers in Sacramento and at other company facilities throughout the state. "They're really wellness centers, not gyms," says Blair. "We teach pre- and post-natal care, back care, blood pressure control, breast health and conduct screening programs at the centers."

Similarly, Aerojet in Rancho Cordova operates an on-site employee gym and offers aerobics courses. The site also contains jogging trails and a parcourse for employees' use.

Hewlett-Packard Co.'s Roseville complex features two exercise rooms, jogging trails, parcourse stations, basketball courts, horseshopits, baseball fields and volleyball courts. The company also purchased bikes to enable employees to ride between the various buildings on the complex.

\* Design a promotion and education campaign to advertise your wellness programs. Offer an abundance of communication to employees to stimulate interest.

At the Department of Motor Vehicles, Threadgill keeps employees throughout the state informed of wellness programs by disseminating a monthly newsletter. She regularly sends material to the agency's network of on-site coordinators. The agency also posts fliers and posters regarding its programs on company bulletin boards and electronic bulletin boards.

\* Don't expect immediate bottom-line results from wellness programs.

Although companies can save money on health insurance, workers' compensation and other medically related costs, healthcare professionals say these savings may not be evident until three to five years after wellness programs are operating.

"It's hard to quantify and project savings on costs," says Linda Li, occupational health nurse at Hewlett-Packard. "Employers need to somehow think of it as a long-term commitment. When times are good, these programs are icing on the cake. When times are bad, they're one of the first things to go, because you can't see immediate results."

Pacific Bell, however, already has obtained quantifiable benefits from its FitWorks centers. "We expected a 20 percent reduction in cardiovascular risk in four years. Instead, we've already obtained that amount in two years," says Blair. "By reducing that risk in our employees, we avoid costs associated with heart attacks and strokes. In a very short period of time, the company saves on medication for diabetes and hypertension."

Pacific Bell projected that 1,089 employees would suffer heart attacks and 422 would suffer strokes. By reducing the number of heart attack victims by 820 and the number of stroke victims by 210, the company expects to save just under \$49 million.

15/7/2

DIALOG(R) File 148:Trade & Industry Index(TM)

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12535125

\*FULL TEXT RECORD\*

TITLE: The physician's new care companion: interactive videodiscs expand the patient's role in making treatment decisions.

AUTHOR: Greenguard, Samuel

JOURNAL: American Medical News

VOL: v35 ISSUE: n25 PG: p9(2)

PUB DATE: June 29, 1992

AVAILABILITY: FULL TEXT Online LINE COUNT: 00158 WORD COUNT: 2,213

FULL TEXT:

Over the years, Erol Uke, MD, has seen his share of patients with prostate problems. As director of urology at Park Nicollet Medical Center in Minneapolis, he has found it a challenge to educate patients about their condition.

"There is a lot of information for a patient to absorb, and a physician only has so much time to spend. So you discuss the issues as thoroughly as possible and tell them where they can learn more," Dr. Uke says.

These days, however, he is taking a different approach. When a patient has a prostate problem that could lead to surgery, Dr. Uke puts him in front of a video screen. More specifically, he shows him an interactive program that outlines symptoms, causes, treatments and outcomes.

The patient, by touching the screen of a computer monitor, can personalize the program to address his own interests and concerns. He can even play back portions he didn't understand.

"It is a wonderful tool," Dr. Uke says. "It helps patients become far more informed about their condition and more comfortable about making a decision that's best for them. We've tried pamphlets, we've tried VHS tapes and this clearly works the best."

Call it Marcus Welby, MD, with an electronic touch. The soon-to-be-released program - produced by the non-profit Foundation for Informed Decision Making in Hanover, N.H. - combines state-of-the-art media technology with scientific data. "It brings patients into the equation. It makes them an equal partner in the decision-making process," says John E. Wennberg, MD, professor of community and family medicine at Dartmouth-Hitchcock Medical Center and the creator of the project.

Adds Dave Knutson, director of research planning and development for Med Centers Health Plan in Minneapolis-St. Paul, Minn.: "Patients who view the videodiscs are far more sophisticated about the issues. They walk away knowing the benefits and the risks of various types of treatment. Physicians like having patients who understand the scientific basis and the data underlying different options. The program allows them to do their jobs the way they would like to if they had unlimited time and resources."

Med Center Health Plan's Park Nicollet facility is one of about a dozen HMOs and other locations in the United States, Great Britain and Canada where the interactive video system has been implemented on a test

basis. More than 40 patients have viewed the program at Park Nicollet since it was introduced there last September. At Colorado Kaiser Permanente in Denver, nearly 350 patients have used the program since September 1989. The HMO's seven urologists all have referred patients to the initial videodisc on benign prostatic hyperplasia (BPH).

The program is gaining attention outside the clinical setting as well. The American Academy of Orthopedic Surgeons and the American Urological Assn. both have offered input and helped evaluate the videodiscs.

"A lot of the videotapes are very good, but they just present information in a general way," says Robert Keller, MD, of Belfast, Maine, who serves as executive director of the Maine Medical Assessment Foundation and chairs the Outcomes Committee of the American Academy of Orthopedic Surgeons. "The advantage of the videodisc technology is that it includes specific information about outcomes. And it does that on a patient-specific basis. It's a significant leap beyond what already exists."

The interactive video program enters the treatment process after a secondary care physician has made a diagnosis that involves treatment options. "It is designed for people in the gray area of being able to make choices, based on their lifestyles and their preferences," says Paul Barrett, MD, associate medical director for Colorado Kaiser Permanente. "If someone absolutely needs surgery or doesn't have bad enough symptoms to benefit from surgery, the program isn't used. Then it's up to the physician to decide what treatment is best."

Patients sit in a designated room where they view the video privately, or in the company of their spouses. A basic overview - which includes frank comments from patients who have taken various courses of action - takes about 20 minutes; an optional, in-depth exploration of the subject runs 45 minutes to one hour. Patients use the touch screen to tailor the information to their individual needs and interests. In some cases they fill out questionnaires ahead of time and feed the responses into an IBM-compatible PC. The computer then offers a personalized model of their risk factors and treatment options.

In the case of the BPH disk, the foundation programmed 264 subgroups into the system, covering such factors as age, symptom status and test results. "Presenting that kind of outcome possibility would probably have required 264 separate videotapes or pamphlets," says Joseph F. Kasper, ScD, president of the foundation. What's more, "The medium helps make the subject far more interesting to the typical patient. It allows someone to go at their own speed and explore the subject as they see fit."

Physicians say they were initially skeptical but that the interactive video works well. Dr. Uke calls it "an electronic second opinion."

Adds James Pitts, MD, a urologist for Kaiser in Denver: "At first, the physicians saw it as another time commitment, another hassle. But after we took a look at it, we realized it was worth trying. It doesn't replace the doctor, it's just a useful adjunct. ... People who are educated about treatment make better choices. And if they choose a more conservative course of action, which is often the result of this, that's fine. They can always change their minds later and decide to have the surgery."

At Kaiser Permanente, surgery dropped by 44% the first year physicians began using the video program, and Dr. Barrett says there has been no rebound. At Group Health of Puget Sound, a Seattle HMO, surgery rates plummeted by 60% almost immediately, a spokesman says.

Dr. Wennberg says that a reduction of in surgeries is merely a bonus. "If demand for surgery goes down, then so much the better for cost containment. If surgeries go up, then so much the better for patient decision-making. We are indifferent to what the rates are."

A pioneer in outcomes research, Dr. Wennberg says he is more interested in democratizing than in equalizing the treatment process. He has established that rates for certain surgical procedures vary greatly from one region to another.

"It made us realize that there are tremendous differences in the way medicine is practiced, and it showed that patient preference is not driving the decision-making process," says his colleague, Dr. Kasper. Adds Dr. Wennberg: "The medical community has never understood how important it is for the patient be the decision-maker in situations that warrant a decision."

It's an idea that's gaining support. Over the last few years, the medical establishment has taken a closer look at patient involvement and education than ever before. For example, at the Health Institute of New England Medical Center in Boston, "coaches" brief patients in waiting rooms before their encounter with a physician. While the typical patient asks fewer than four questions during a doctor's appointment, patients at the Health Institute ask more than twice as many. And they ask more intelligent questions, says Sherrie Kaplan, PhD, a psychologist who devised the program.

Dr. Kaplan is also developing a videodisc program of her own. It is an interactive video game designed to help chronically ill children improve their ability to ask questions and relate to their health care providers. Soon to be tested with 300 youngsters who suffer from juvenile diabetes or inflammatory bowel disease, Dr. Kaplan's videodisc program is funded with \$2.6 million from the U.S. Dept. of Health and Human Services. "Unless these kind of children can develop cooperative relationships with their pediatricians, as well as take the initiative to participate in their own care," she says, "no amount of high-tech and/or high-quality care can lead to improving their health options."

Dr. Wennberg devised a plan to apply his research to patient care in 1988, and obtained funding from private philanthropic sources. About a year later, the first test videodisc, on BPH, hit urologists' offices. Since then, the program has been continually updated and tested and the foundation has grown to a staff of five. It has taken more than \$3 million to complete the first series of videodiscs, covering prostate disease, low-back pain, mild hypertension and early-stage breast cancer. All have been evaluated or presently are being tested in patient-care settings.

The programs will be marketed through Sony Medical Systems, which also will serve as the vendor for the hardware. Sony ([800] 535-SONY) will publicize the programs through direct mail and print advertising.

The hardware to operate the system costs about \$8,000, and the license to run the software - which will be updated once or twice a year - runs about \$900. Dr. Kasper admits that the program is more suited to HMOs and large facilities at can lay out such a large sum of money, but he hopes that it will also filter into private practices.

Some aren't sure that it will.

"There could be resistance to the program if the number of surgeries drops off dramatically," Dr. Barrett says. "And it doesn't have to do only



with finances. Physicians may have concerns about their own autonomy and their control over the informed-consent process."

At Kaiser in Denver, the hospital estimates that it is saving \$170,000 to \$200,000 a year through the interactive video program. Because of the cost-containment potential, at least one insurer - Blue Cross/Blue Shield of New Hampshire - plans to pay doctors \$50 to refer patients to the program.

But Dr. Barrett observes that physicians who don't like or believe in the program could easily invalidate it. "A physician could say, 'The insurance company is forcing you to watch this but I can tell you it is biased against surgery.'"

Dr. Kasper admits that in a few trial settings resistance has been strong enough to leave the computer sitting idle. But overall, he says, the program has been an overwhelming success. The foundation plans to roll out 25 to 30 more videodiscs in the next few years, he says, many reaching into areas where nonelective surgery is involved.

Dr. Pitts notes another possible benefit to physicians. "Because the program thoroughly outlines the pros and cons of treatments and procedures, it is very good from a legal standpoint. Patients better understand the drawbacks and risks of surgery, and may not be as likely to file lawsuits later on."

In addition, Dr. Wennberg says, the program offers a way for physicians to learn more about the outcomes of their care. "It can be used in clinical trials or to monitor activity in family practice settings. If a physician decides to use it, it can provide some very useful data."

Says Dr. Uke: "Nobody is under the illusion that this is penicillin, that it is going to radically alter people's lives. A physician still has to examine a patient, make recommendations and do his job. But the vid makes ever medicine."

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?t 16/3/1-45

16/3/1  
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14486713

\*Use Format 9 for FULL TEXT\*

TITLE: Industry gives itself low grades on quality in survey. (insurance industry)

AUTHOR: Calise, Angela K.

JOURNAL: National Underwriter Property & Casualty-Risk & Benefits Management

ISSUE: n39 PG: p87(2)

PUB DATE: Sept 27, 1993

AVAILABILITY: FULL TEXT Online LINE COUNT: 00051 WORD COUNT: 582

16/3/2  
DIALOG(R) File 148:Trade & Industry Index(TM)  
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*This is a full text  
data base - does not  
have abstracts. let  
me know if  
any look good  
+ I'll  
print  
out  
the  
fulltext*

14481979

\*Use Format 9 for FULL TEXT\*

TITLE: EDI to play key role in Clinton health reforms. (Electronic Data Interchange, President Bill Clinton)

AUTHOR: Jones, David C.

JOURNAL: National Underwriter Property & Casualty-Risk & Benefits Management

ISSUE: n39 PG: p36(1)

PUB DATE: Sept 27, 1993

AVAILABILITY: FULL TEXT Online LINE COUNT: 00067 WORD COUNT: 804

16/3/3

DIALOG(R)File 148:Trade & Industry Index(TM)

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14471175

\*Use Format 9 for FULL TEXT\*

TITLE: Electronic health care netwk up in 9 states.

AUTHOR: Jones, David C.

JOURNAL: National Underwriter Property & Casualty-Risk & Benefits Management

ISSUE: n39 PG: p26(2)

PUB DATE: Sept 27, 1993

AVAILABILITY: FULL TEXT Online LINE COUNT: 00061 WORD COUNT: 726

16/3/4

DIALOG(R)File 148:Trade & Industry Index(TM)

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13800959

\*Use Format 9 for FULL TEXT\*

TITLE: CIGNA 'connects' with benefits clients via PC. (personal computer)

AUTHOR: Jones, David C.

JOURNAL: National Underwriter Property & Casualty-Risk & Benefits Management

ISSUE: n17 PG: p27(1)

PUB DATE: April 26, 1993

AVAILABILITY: FULL TEXT Online LINE COUNT: 00061 WORD COUNT: 711

16/3/5

DIALOG(R)File 148:Trade & Industry Index(TM)

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13240247

\*Use Format 9 for FULL TEXT\*

TITLE: Choosing systems with health reform in mind. (Software Review) (Automation Update) (Column)

AUTHOR: Davis, Jeremy M.

JOURNAL: National Underwriter Property & Casualty-Risk & Benefits Management

ISSUE: n32 PG: p5(2)

PUB DATE: August 09, 1993

AVAILABILITY: FULL TEXT Online LINE COUNT: 00080 WORD COUNT: 987

16/3/6

DIALOG(R)File 148:Trade & Industry Index(TM)

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13217081

\*Use Format 9 for FULL TEXT\*

TITLE: Employers recast their benefit planning roles. (employee benefits)

AUTHOR: Schwartz, Matthew

JOURNAL: National Underwriter Property & Casualty-Risk & Benefits  
Management

ISSUE: n30 PG: p15(1)

PUB DATE: July 26, 1993

AVAILABILITY: FULL TEXT Online LINE COUNT: 00043 WORD COUNT: 440

16/3/7

DIALOG(R)File 148:Trade & Industry Index(TM)

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13217065

\*Use Format 9 for FULL TEXT\*

TITLE: Calif. managed care plans launch EDI network. (California Health  
Information Network electronic data interchange) (Automation Update)  
(Column)

AUTHOR: Jones, David C.

JOURNAL: National Underwriter Property & Casualty-Risk & Benefits  
Management

ISSUE: n30 PG: p5(1)

PUB DATE: July 26, 1993

AVAILABILITY: FULL TEXT Online LINE COUNT: 00053 WORD COUNT: 540

16/3/8

DIALOG(R)File 148:Trade & Industry Index(

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13193787

\*Use Format 9 for FULL TEXT\*

TITLE: Metadata offers customers software 'test drive.' (sales promotion)  
(Automation Update) (Column)

AUTHOR: Jones, David C.

JOURNAL: National Underwriter Property & Casualty-Risk & Benefits  
Management

PG: p5(1)

PUB DATE: July 12, 1993

AVAILABILITY: FULL TEXT Online LINE COUNT: 00051 WORD COUNT: 558

16/3/9

DIALOG(R)File 148:Trade & Industry Index(TM)

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12939545

\*Use Format 9 for FULL TEXT\*

TITLE: The future of health care technologies.

AUTHOR: Christine, Brian

JOURNAL: Risk Management

VOL: v39 ISSUE: n11 PG: p14(2)

PUB DATE: Nov, 1992

AVAILABILITY: FULL TEXT Online LINE COUNT: 00112 WORD COUNT: 1,373

16/3/10

DIALOG(R)File 148:Trade & Industry Index(TM)  
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12628017

\*Use Format 9 for FULL TEXT\*

TITLE: Workers' comp fraud: it's not a pretty picture. (workers' compensation business in California)(includes related article on signs of fraud)

AUTHOR: Heinlein, Susan W.

JOURNAL: The Business Journal-San Jose

VOL: v10 ISSUE: n19 PG: p20S(2)

PUB DATE: August 24, 1992

AVAILABILITY: FULL TEXT Online LINE COUNT: 00179 WORD COUNT: 2,608

16/3/11

DIALOG(R)File 148:Trade & Industry Index(TM)  
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12625063

\*Use Format 9 for FULL TEXT\*

TITLE: Corporate fitness efforts create healthy work force.

AUTHOR: Kuzins, Rebecca

JOURNAL: The Business Journal Serving Greater Sacramento

VOL: v9 ISSUE: n22 PG: pS6(2)

PUB DATE: August 24, 1992

AVAILABILITY: FULL TEXT Online LINE COUNT: 00126 WORD COUNT: 1,814

16/3/12

DIALOG(R)File 148:Trade & Industry Index(TM)  
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12624883

\*Use Format 9 for FULL TEXT\*

TITLE: CareNetwork: working toward a cure. (CareNetwork Inc. works itself out of financial setbacks)

AUTHOR: Sneider, Julie

JOURNAL: The Business Journal-Milwaukee

VOL: v9 ISSUE: n44 PG: p1(2)

PUB DATE: August 8, 1992

AVAILABILITY: FULL TEXT Online LINE COUNT: 00145 WORD COUNT: 2,

16/3/13

DIALOG(R)File 148:Trade & Industry Index(TM)  
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12606313

\*Use Format 9 for FULL TEXT\*

TITLE: HEALTH RISK MANAGEMENT ANNOUNCES NEW HEALTH CARE PRACTICE GUIDELINE SOFTWARE PRODUCT AND FIRST SALE

JOURNAL: PR Newswire

PG: 0909A7518

PUB DATE: Sept 9, 1992

AVAILABILITY: FULL TEXT Online LINE COUNT: 00075 WORD COUNT: 1,043

16/3/14

DIALOG(R)File 148:Trade & Industry Index(TM)  
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12579757

\*Use Format 9 for FULL TEXT\*

TITLE: A proposal for unambiguous safeguarding of robot systems.  
(Technical)

AUTHOR: Akeel, Hadi A.

JOURNAL: Robotics Today

VOL: v5 ISSUE: n2 PG: p1(2)

PUB DATE: Summer, 1992

AVAILABILITY: FULL TEXT Online LINE COUNT: 00111 WORD COUNT: 1,290

16/3/15

DIALOG(R)File 148:Trade & Industry Index(TM)  
(c) 1994 Inform. Access Co. All rts. reserv.

12547282

\*Use Format 9 for FULL TEXT\*

TITLE: IV. Silicon Valley today: warning signs. (evaluation of present  
economic condition)(includes related articles) (Joint Venture: Silicon  
Valley) (An Economy at Risk: the Phase 1 Diagnostic Report)

JOURNAL: The Business Journal-San Jose

VOL: v10 ISSUE: n18 PG: pS12(8)

PUB DATE: August 17, 1992

AVAILABILITY: FULL TEXT Online LINE COUNT: 00656 WORD COUNT: 9,938

16/3/16

DIALOG(R)File 148:Trade & Industry Index(TM)  
(c) 1994 Inform. Access Co. All rts. reserv.

12543893

\*Use Format 9 for FULL TEXT\*

TITLE: How doctors can determine their market share.

AUTHOR: Baum, Neil

JOURNAL: American Medical News

VOL: v35 ISSUE: n32 PG: p21(2)

PUB DATE: August 24, 1992

AVAILABILITY: FULL TEXT Online LINE COUNT: 00117 WORD COUNT: 1,618

16/3/17

DIALOG(R)File 148:Trade & Industry Index(TM)  
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12543357

\*Use Format 9 for FULL TEXT\*

TITLE: A local practitioner's guide to internal audit services.

AUTHOR: Braiotta, Louis, Jr.

JOURNAL: The CPA Journal

VOL: v62 ISSUE: n5 PG: p54(5)

PUB DATE: May, 1992

AVAILABILITY: FULL TEXT Online LINE COUNT: 00292 WORD COUNT: 4,088

16/3/18

DIALOG(R)File 148:Trade & Industry Index(TM)  
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12541196

\*Use Format 9 for FULL TEXT\*

TITLE: Think quality. (total quality management)

AUTHOR: Mascari, Patricia A.

JOURNAL: Association Management

VOL: v44 ISSUE: n6 PG: p57(6)

PUB DATE: June, 1992

AVAILABILITY: FULL TEXT Online LINE COUNT: 00230 WORD COUNT: 3,368

16/3/19

DIALOG(R)File 148:Trade & Industry Index(TM)

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12536182

\*Use Format 9 for FULL TEXT\*

TITLE: Getting flexible. (small-group flexible benefits) (The Product Rainbow) (Cover Story)

AUTHOR: O'Hargan, William T.

JOURNAL: Best's Review - Life-Health Insurance Edition

VOL: v93 ISSUE: n4 PG: p54(5)

PUB DATE: August, 1992

AVAILABILITY: FULL TEXT Online LINE COUNT: 00240 WORD COUNT: 3,335

16/3/20

DIALOG(R)File 148:Trade & Industry Index(TM)

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12536170

\*Use Format 9 for FULL TEXT\*

TITLE: Tossing out the pink slips. (reduction of operating costs by insurance companies)

AUTHOR: Kolsky, Richard; Trice, James

JOURNAL: Best's Review - Life-Health Insurance Edition

VOL: v93 ISSUE: n4 PG: p28(5)

PUB DATE: August, 1992

AVAILABILITY: FULL TEXT Online LINE COUNT: 00215 WORD COUNT: 2,952

16/3/21

DIALOG(R)File 148:Trade & Industry Index(TM)

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12535560

\*Use Format 9 for FULL TEXT\*

TITLE: CFOs identify ways hospitals can build financial strength. (Panel Discussion)

AUTHOR: Anderson, Howard J.

JOURNAL: Hospitals

VOL: v66 ISSUE: n17 PG: p57(3)

PUB DATE: Sept 5, 1992

AVAILABILITY: FULL TEXT Online LINE COUNT: 00213 WORD COUNT: 3,004

16/3/22

DIALOG(R)File 148:Trade & Industry Index(TM)

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12535125

\*Use Format 9 for FULL TEXT\*

TITLE: The physician's new care companion: interactive videodiscs expand the patient's role in making treatment decisions.

AUTHOR: Greenguard, Samuel

JOURNAL: American Medical News

VOL: v35 ISSUE: n25 PG: p9(2)

PUB DATE: June 29, 1992

AVAILABILITY: FULL TEXT Online LINE COUNT: 00158 WORD COUNT: 2,213

16/3/23

DIALOG(R)File 148:Trade & Industry Index(TM)

(c) 1994 Inform. Access Co. All rts. reserv.

12531746

\*Use Format 9 for FULL TEXT\*

TITLE: New plans, new coverages. (property insurance)

JOURNAL: Best's Review - Property-Casualty Insurance Edition

VOL: v93 ISSUE: n5 PG: p97(2)

PUB DATE: Sept, 1992

AVAILABILITY: FULL TEXT Online LINE COUNT: 00101 WORD COUNT: 1,304

16/3/24

DIALOG(R)File 148:Trade & Industry Index(TM)

(c) 1994 Inform. Access Co. All rts. reserv.

12531726

\*Use Format 9 for FULL TEXT\*

TITLE: A new way to deliver products. (effective management of marketing channels is crucial to the insurance business)

AUTHOR: Sherden, William A.

JOURNAL: Best's Review - Property-Casualty Insurance Edition

VOL: v93 ISSUE: n5 PG: p35(5)

PUB DATE: Sept, 1992

AVAILABILITY: FULL TEXT Online LINE COUNT: 00259 WORD COUNT: 3,629

16/3/25

DIALOG(R)File 148:Trade & Industry Index(TM)

(c) 1994 Inform. Access Co. All rts. reserv.

12526348

\*Use Format 9 for FULL TEXT\*

TITLE: Workplace injuries receive new focus: NAWGA/IFDA is seen spurring drive to boost safety. (National-American Wholesale Grocers' Association;International Food-service Distributors' Association)

AUTHOR: Petreycik, Richard M.

JOURNAL: Institutional Distribution

VOL: v28 ISSUE: n7 PG: p64(4)

PUB DATE: June, 1992

AVAILABILITY: FULL TEXT Online LINE COUNT: 00212 WORD COUNT: 3,046

16/3/26

DIALOG(R)File 148:Trade & Industry Index(TM)

(c) 1994 Inform. Access Co. All rts. reserv.

12523784

\*Use Format 9 for FULL TEXT\*

TITLE: Patient, educate thyself. (sources for medical information)  
AUTHOR: Kritz, Francesca Lunzer; Novack, Janet  
JOURNAL: Forbes  
VOL: v150 ISSUE: n6 PG: p504(2)  
PUB DATE: Sept 14, 1992  
AVAILABILITY: FULL TEXT Online LINE COUNT: 00096 WORD COUNT: 1,284

16/3/27

DIALOG(R)File 148:Trade & Industry Index(TM)  
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12523128

\*Use Format 9 for FULL TEXT\*

TITLE: All the world's a security. (asset-back securities )  
JOURNAL: The Economist  
VOL: v324 ISSUE: n7774 PG: p69(1)  
PUB DATE: August 29, 1992  
AVAILABILITY: FULL TEXT Online LINE COUNT: 00090 WORD COUNT: 1,246

16/3/28

DIALOG(R)File 148:Trade & Industry Index(TM)  
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12514670

\*Use Format 9 for FULL TEXT\*

TITLE: The Billionaires. (A descriptive listing of the world's 233  
wealthiest people)(Illustration) (Cover Story)  
JOURNAL: Fortune  
VOL: v126 ISSUE: n5 PG: p98(23)  
PUB DATE: Sept 7, 1992  
AVAILABILITY: FULL TEXT Online LINE COUNT: 01737 WORD COUNT: 25,649

16/3/29

DIALOG(R)File 148:Trade & Industry Index(TM)  
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12505268

\*Use Format 9 for FULL TEXT\*

TITLE: Retire young & wealthy. /  
AUTHOR: Manners, John  
JOURNAL: Money  
VOL: v21 ISSUE: n9 PG: p68(8)  
PUB DATE: Sept, 1992  
AVAILABILITY: FULL TEXT Online LINE COUNT: 00258 WORD COUNT: 3,676

16/3/30

DIALOG(R)File 148:Trade & Industry Index(TM)  
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12445611

\*Use Format 9 for FULL TEXT\*

TITLE: Reform n 1: a change in form; removing faults and abuses 2: a new  
way to get paid. (Medicare reform vocabulary) (Glossary)  
AUTHOR: Larkin, Howard  
JOURNAL: American Medical News



VOL: v35 ISSUE: n26 PG: p25(7)  
PUB DATE: July 6, 1992  
AVAILABILITY: FULL TEXT Online LINE COUNT: 00305 WORD COUNT: 4,523

16/3/31

DIALOG(R)File 148:Trade & Industry Index(TM)  
(c) 1994 Inform. Access Co. All rts. reserv.

12359348

TITLE: Aetna to slash IS staff by 700; cutbacks at insurer are expected to save a total of \$200 million by 1993. (Aetna Life & Casualty Co.'s information system staff)

AUTHOR: Nash, Kim S.

JOURNAL: Computerworld

VOL: v26 ISSUE: n27 PG: p6(1)

PUB DATE: July 6, 1992

16/3/32

DIALOG(R)File 148:Trade & Industry Index(TM)  
(c) 1994 Inform. Access Co. All rts. reserv.

12301329

\*Use Format 9 for FULL TEXT\*

TITLE: Protecting privacy in the face of technology.

AUTHOR: Johnson, Tom

JOURNAL: Risk Management

VOL: v39 ISSUE: n5 PG: p88(1)

PUB DATE: May, 1992

AVAILABILITY: FULL TEXT Online LINE COUNT: 00053 WORD COUNT: 475

16/3/33

DIALOG(R)File 148:Trade & Industry Index(TM)  
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12246138

\*Use Format 9 for FULL TEXT\*

TITLE: Electronic network could cut costs of home care. (HealthCare InfoNet Inc.'s Health Care Provider Network data base) (Special Report: Software Review) (Product Announcement)

AUTHOR: Jones, David C.

JOURNAL: National Underwriter Property & Casualty-Risk & Benefits Management

ISSUE: n22 PG: p15(2)

PUB DATE: June 1, 1992

AVAILABILITY: FULL TEXT Online LINE COUNT: 00065 WORD COUNT: 740

16/3/34

DIALOG(R)File 148:Trade & Industry Index(TM)  
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11185786

TITLE: Medical cost management: latest software can scrutinize fees for their reasonableness. (Perspective: RMIS Commentary) (column)

AUTHOR: Tweedy, David A.

JOURNAL: Business Insurance

VOL: v25 ISSUE: n33 PG: p23(2)

PUB DATE: August 19, 1991

16/3/35

DIALOG(R)File 148:Trade & Industry Index(TM)  
(c) 1994 Inform. Access Co. All rts. reserv.

09041199

\*Use Format 9 for FULL TEXT\*

TITLE: Anesthesiology.

AUTHOR: Roizen, Michael F.

JOURNAL: JAMA, The Journal of the American Medical Association

VOL: v263 ISSUE: n19 PG: p2625(3)

PUB DATE: May 16, 1990

AVAILABILITY: FULL TEXT Online LINE COUNT: 00205 WORD COUNT: 2,655

16/3/36

DIALOG(R)File 148:Trade & Industry Index(TM)  
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09022939

\*Use Format 9 for FULL TEXT\*

TITLE: Postsurgical mortality in Manitoba and New England.

AUTHOR: Roos, Leslie L.; Fisher, Elliot S.; Sharp, Sandra M.; Newhouse, Joseph P.; Anderson, Geoffrey; Bubolz, Thomas A.

JOURNAL: JAMA, The Journal of the American Medical Association

VOL: v263 ISSUE: n18 PG: p2453(6)

PUB DATE: May 9, 1990

AVAILABILITY: FULL TEXT Online LINE COUNT: 00400 WORD COUNT: 5,385

16/3/37

DIALOG(R)File 148:Trade & Industry Index(TM)  
(c) 1994 Inform. Access Co. All rts. reserv.

08519638

\*Use Format 9 for FULL TEXT\*

TITLE: Audit software eliminates unnecessary charges. (medical care)

AUTHOR: Graff, Corlet

JOURNAL: Risk Management

VOL: v37 ISSUE: n5 PG: p53(4)

PUB DATE: May, 1990

AVAILABILITY: FULL TEXT Online LINE COUNT: 00187 WORD COUNT: 2,492

16/3/38

DIALOG(R)File 148:Trade & Industry Index(TM)  
(c) 1994 Inform. Access Co. All rts. reserv.

08213771

\*Use Format 9 for FULL TEXT\*

TITLE: Health and life insurers cut costs via IS coverage. (information systems) (information systems spending in the insurance industry)

JOURNAL: Datamation

VOL: v35 ISSUE: n22 PG: p62(1)

PUB DATE: Nov 15, 1989

AVAILABILITY: FULL TEXT Online LINE COUNT: 00063 WORD COUNT: 715

16/3/39

DIALOG(R)File 148:Trade & Industry Index(TM)  
(c) 1994 Inform. Access Co. All rts. reserv.

08173990

\*Use Format 9 for FULL TEXT\*

TITLE: Impersonal touch? Risk Management Resourc' bottom line outweighs  
criticism of voice processing.

AUTHOR: Gitlin, Bob

JOURNAL: Communications News

VOL: v27 ISSUE: n2 PG: p27(1)

PUB DATE: Feb, 1990

AVAILABILITY: FULL TEXT Online LINE COUNT: 00096 WORD COUNT: 1,245

16/3/40

DIALOG(R)File 148:Trade & Industry Index(TM)  
(c) 1994 Inform. Access Co. All rts. reserv.

07521585

\*Use Format 9 for FULL TEXT\*

TITLE: Software cracks down on health care costs.

AUTHOR: Oshins, Alice H.

JOURNAL: Risk Management

VOL: v36 ISSUE: n4 PG: p102(1)

PUB DATE: April, 1989

AVAILABILITY: FULL TEXT Online LINE COUNT: 00070 WORD COUNT: 986

16/3/41

DIALOG(R)File 148:Trade & Industry Index(TM)  
(c) 1994 Inform. Access Co. All rts. reserv.

07080282

TITLE: Pharmacy net software checks insurance claims. (Healthnet-2 from  
Stratus Computer Inc. and Shared Financial Systems Inc.) (product  
announcement)

AUTHOR: Cortese, Amy

JOURNAL: Computerworld

VOL: v23 ISSUE: n8 PG: p23(2)

PUB DATE: Feb 27, 1989

16/3/42

DIALOG(R)File 148:Trade & Industry Index(TM)  
(c) 1994 Inform. Access Co. All rts. reserv.

06752770

TITLE: Ask a risk manager: keeping workplace safe key to low comp costs.  
(column)

AUTHOR: Werner, Susan M.

JOURNAL: Business Insurance

VOL: v22 ISSUE: n41 PG: p53(2)

PUB DATE: Oct 10, 1988

16/3/43

DIALOG(R)File 148:Trade & Industry Index(TM)  
(c) 1994 Inform. Access Co. All rts. reserv.

06221979

TITLE: Keeping boiler operation costs at a simmer.

AUTHOR: Carlson, David V.

JOURNAL: Risk Management

VOL: v34 ISSUE: n11 PG: p62(4)

PUB DATE: Nov, 1987

16/3/44

DIALOG(R)File 148:Trade & Industry Index(TM)

(c) 1994 Inform. Access Co. All rts. reserv.

03219698

TITLE: Claims systems offered to small employers. (insurance)

AUTHOR: Greenwald, Judy

JOURNAL: Business Insurance

VOL: v18 PG: p16(1)

PUB DATE: April 9, 1984

16/3/45

DIALOG(R)File 148:Trade & Industry Index(TM)

(c) 1994 Inform. Access Co. All rts. reserv.

02269966

TITLE: Computer Assistance for Occupational Health Programs.

AUTHOR: Costin, R.D.

JOURNAL: Risk Management

VOL: v29 PG: p66-68.

PUB DATE: April, 1982

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SYSTEM:OS - DIALOG OneSearch

~~File~~ 15:ABI/INFORM(R) 1971-1994/Jun W2

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~~File~~ 16:PTS PROMT(TM) 1972-1994/Jun 24

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Set Items Description

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Set	Items	Description
S1	231078	INSURANCE?
S2	59855	S1 AND (MEDICAL? OR HEALTH)
S3	380054	QUESTION? OR ANSWER? OR SURVE?
S4	16594	S2 AND S3
S5	188520	RISK? OR INSURAB?
S6	6384	S4 AND S5
S7	120120	WEIGH?
S8	1798	S4 AND S7
S9	2818	S2 AND S7
S10	8064	S6 OR S8 OR S9
S11	790068	SOFTWARE OR COMPUTER?
S12	629	S8 AND S11
S13	2515	S2 AND S5 AND S11
S14	17626	LIFESTYLE?
S15	171	S13 AND S14
S16	2083	S13 AND COST?
S17	124594	S5/AB

S18 705103 COST?/AB  
 S19 2559 S2 AND S17 AND S18  
 S20 260 S11 AND S19  
 S21 16 S14 AND S20  
 S22 170216 S1/AB  
 S23 50757 S2/AB  
 S24 213 S20 AND S23  
 S25 94 S3 AND S24  
 S26 53 S25 AND DATA  
 S27 13 S26 AND S11/AB  
 S28 85086 S7/AB  
 S29 3 S25ND S28  
 S30 16 S27 OR S29  
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30/7/1 (Item 1 from file: 15)  
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00809203

94-58595

\*\*USE FORMAT 9 FOR FULL TEXT\*\*

Wellness strategies: How to choose a health risk appraisal

ABSTRACT: Employers can use health risk appraisals (HRA) to target the most cost-effective health promotion efforts for helping employees modify health risky lifestyle behaviors. Used properly, HRAs can be powerful tools in the drive to lower health care costs. In general, HRAs fall into 3 categories. The simplest relies on self-reported lifestyle information and provides instant feedback to the participant in a computer printout. The 2nd type processes self-reported lifestyle information and self-reported medical data, but does not correlate lifestyle and medical factors or show the interactive effects. The 3rd type combines self-reported lifestyle information with medical risk factors based on current lab tests, and produces integrated information. Selecting an appropriate HRA is a complex process that involves planning and approval by upper level management. A commitment to follow-up education, intervention programs, and annual retesting is essential to its effectiveness.

Povall, Julie

Compensation & Benefits Review v26n1 PP:9-64 Jan/Feb 1994 ISSN:

0886-3687 JRNL CODE: CPR

DOC TYPE: Journal article LANGUAGE: English LENGTH: 6 Pages

WORD COUNT: 2324

ARTICLE REF. NO.: B-CPR-43-22

30/7/2 (Item 2 from file: 15)  
 DIALOG(R)File 15:ABI/INFORM(R)  
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00694334

93-43555

\*\*USE FORMAT 9 FOR FULL TEXT\*\*

Use facts, not probability, to design benefits

ABSTRACT: The need to pull together and analyze data from different sources is gaining a lot of attention from benefit experts, particularly in larger, self-insured companies like First Chicago Corp., Pacific Bell, and Southern California Edison. These employers are at the cutting edge of integrated health data management systems (IHDS). An IHDS is a series of health-related data bases linked by analytical software that can extract

details from the data bases and identify meaningful correlations and relationships among the data variables. The savings in health care costs can be measured and the data are valuable in plan design. Another area that will become increasingly important in health-benefit management will be the ability to track the quality parameters of health care. Pacific Bell's Kris Bisgard believes that employers will have to begin to measure the effectiveness of certain procedures based on their treatment outcomes in order to control costs. IHDS implementation is complex and the risk now is that companies will be swamped with too much data.

Caudron, Shari

Personnel Journal v72n4 PP: 136-149 Apr 1993 CODEN: PEJOAA ISSN:  
0031-5745 JRNL CODE: PEJ  
DOC TYPE: Journal article LANGUAGE: English LENGTH: 9 Pages  
WORD COUNT: 3137  
ARTICLE REF. NO.: B-PEJ-86-92

30/7/3 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/INFORM(R)  
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00608113  
Benefit Execs Look Beyond Mementos

92-23216

ABSTRACT: Although most exhibitors at the 30th annual Risk & Insurance Management Society conference found that company information and literature were enough to attract benefit managers, they also offered free gifts, such as sunglasses, Frisbee disks, and golf accessories. Hugh B. Everhart of Provident Life & Accident Insurance Co. said that PROCLAIM, Provident's claims administration system, dovetails Provident's systems and products into a cohesive program that leads to more efficient case management. Also at the conference, representatives from Travelers Corp. were demonstrating LINK, a personal computer-based software program that connects Travelers' clients electronically to their benefit plan information and account representatives. The system allows clients access to their own data so that employee questions on eligibility, for example, can be answered by the employer. Deloitte & Touche Insurance Consulting Services, meanwhile, explained to benefit managers the firm's strategies for containing health care costs.

Harty, Sara J.

Business Insurance v26n14 PP: 14-15 Apr 6, 1992 CODEN: BUINW ISSN:  
0007-6864 JRNL CODE: BIN  
DOC TYPE: Journal article LANGUAGE: English LENGTH: 2 Pages  
ARTICLE REF. NO.: B-BIN-232-22

30/7/4 (Item 4 from file: 15)  
DIALOG(R)File 15:ABI/INFORM(R)  
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00607672

92-22775

\*\*USE FORMAT 9 FOR FULL TEXT\*\*

Beating the Odds

ABSTRACT: Companies that more fully address the problems of mental health, childbirth expenses, and the risks of cancer, heart disease, and respiratory disease will be rewarded with healthier employees and families and lower costs. Companies can cut health care costs by educating employees

about the riskiest factors, screening them for those factors, and helping them modify their behavior whenever possible. The Washington Business Group on Health cites expenses related to childbirth as the largest single component of health care costs. Some of the most preventable causes of high health costs are low-birth-weight babies, babies who are born with birth defects, and babies who ultimately die. Stress now costs US businesses about \$300 billion a year. The most stressful positions are those in which one has a great deal of responsibility but very little power to make decisions. An employer can change this type of environment by giving all employees a chance express complaints and offer suggestions about how to make their jobs more effective.

Overman, Stephenie; Thornburg, Linda  
HRMagazine v37n3 PP: 42-47 Mar 1992 CODEN: PEADAY ISSN: 1047-3149  
JRNL CODE: PAD  
DOC TYPE: Journal article LANGUAGE: English LENGTH: 6 Pages  
WORD COUNT: 3532  
ARTICLE REF. NO.: B-PAD-52-9

30/7/5 (Item 5 from file: 15)  
DIALOG(R)File 15:ABI/INFORM(R)  
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00570194 91-44545  
\*\*USE FORMAT 9 FOR FULL TEXT\*\*  
The Rating Game: Weiss Research, Inc.

ABSTRACT: Weiss Research Inc. reviews and updates the ratings of more than 1,700 life, health, and annuity insurers every quarter. According to the firm's founder, Martin D. Weiss, its ratings are based solely on quantifiable data to guarantee fairness. The firm uses its own computer models to calculate various ratios and to measure the results against a range established as the norm. The 5 major indexes at the center of the rating system are: 1. risk-adjusted capital ratios, 2. investment safety index, 3. policy leage index, 4. five-year profitability index, and 5. stability index. To evaluate management, Weiss' process uses data on actual past performance to quantitatively and objectively evaluate such skills as cost control and bond portfolio management. Weiss says that his firm applies the same model for all insurance companies and continually tests the hypotheses of its approach.

Razza, Joseph C., Jr.  
Life Association News v86n9 PP: 82-91 Sep 1991 ISSN: 0024-3078  
JRNL CODE: LAN  
DOC TYPE: Journal article LANGUAGE: English LENGTH: 6 Pages  
WORD COUNT: 3789  
ARTICLE REF. NO.: B-LAN-47-28

30/7/6 (Item 6 from file: 15)  
DIALOG(R)File 15:ABI/INFORM(R)  
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00533862 91-08206  
\*\*USE FORMAT 9 FOR FULL TEXT\*\*  
Wellness Works

ABSTRACT: By developing in-house health and rehabilitation programs and other cost-containment efforts, Coors Brewing Co.'s health care costs rose

only 5.9% between 1988 and 1989, when most companies were fighting increases of more than 18%. Coors' comprehensive approach to disease prevention includes health-risk assessments, nutritional counseling, stress management, and programs for smoking cessation, weight loss, orthopedic rehabilitation, and aerobic exercise. Employees and their spouses can also choose to participate in on-site mammography and blood-pressure screenings, employee and family counseling, and prenatal and postnatal education. The success of the program can be attributed to several factors: 1. Wellness is a stated priority. 2. On- and off-site facilities and resources are provided. 3. The center is supported by separate internal funding. The company is also slowly developing financial incentives for healthy behavior. Employees who do not smoke, for example, are given a better rate for supplemental life insurance than employees who do smoke.

Caudron, Shari

Industry Week v240n3 PP: 22-26 Feb 4, 1991 CODEN: IWEEA4 ISSN:

9-0895 JRNLCODE: IW

DOC TYPE: Journal article LANGUAGE: English LENGTH: 5 Pages

WORD COUNT: 2582

ARTICLE REF. NO.: B-IW-73-7

30/7/7 (Item 7 from file: 15)

DIALOG(R)File 15:ABI/INFORM(R)

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00418694

88-35527

Opting for the Non-Expert System

ABSTRACT: Among the most promising uses for expert systems in the insurance industry is underwriting, an area that deals with a specific body of knowledge and a finite number of determinable decisions. Although computerized underwriting is an exciting prospect for many insurance companies, questions have been raised about the ability of expert systems to meet expectations. Northwestern National Life (Minneapolis, Minnesota) studied the issues surrounding expert underwriting systems and decided not to implement such a system. In the course of investigating the viability of expert systems, the following questions were considered: 1. Will an expert system result in real improvement in underwriting productivity? 2. How much authority would an expert system have? 3. What would an expert system cost, and would the results justify the cost? As an alternative to an expert system, Northwestern developed the online System for Underwriting Risk Evaluation, which provided underwriters with consistent, easy access to medical reference information.

Ebner, Rita

Best's Review (Life/Health) v89n4 PP: 124-128 Aug 1988 CODEN: BRLHB5

ISSN: 0005-9706 JRNLCODE: BIH

DOC TYPE: Journal article LANGUAGE: English LENGTH: 3 Pages

ARTICLE REF. NO.: B-BIH-19-14

30/7/8 (Item 1 from file: 16)

DIALOG(R)File 16:PTS PROMT(TM)

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04952706

Intensive Care

by Rochelle Kass



WHEN HEALTH-CARE REFORM BECAME A CAMPAIGN ISSUE in the last national election, millions of voters followed the rhetoric to the polls and cast their hope of bringing change to the industry, or even bringing it to its knees. They understood the need for a switch. But what they didn't understand was that the health-care community - providers and payors alike - was already buckling under the weight of astronomic waste and inefficiency to the tune of an estimated \$42 billion in administrative costs. Changing that aspect of health care wouldn't be easy.

This situation, however, came as no surprise to the banking industry. In fact, major cash-management banks broke the health-care market out of the generic corporate mold well before President Clinton ever threw his hat into the candidate ring. After studying the symptoms, these financial institutions realized that helping their customers automate plodding paper-based processes for an ailing health-care system would be good medicine. Though no one fantasized about an overnight turnover from paper to electronics, a mixture of both, with the help of electronic data interchange (EDI) technology, became and remains the primary prescription for putting the health-care industry back on its feet.

Behind this undertaking, however, is more than a selfless sense of duty under some kind of banking Hippocratic Oath. In more ways than one, banks' proactive attempts to service this marketplace and the strategies employed to do so are a crucial business decision. Big and small institutions alike that don't act now - and 'now' is already a little late - are at significant risk of losing share in this new market.

Given this climate, then, it is really no wonder that banks have taken an understated yet firm interest in ensuring that their views and service capabilities are heard in both government circles and the private sector.

Understandably, financial limitations have made it easier for large payors to automate than smaller payors and providers. Nevertheless, ultimate success depends on every payor's involvement. 'My theory on the consumer side, or the physicians, is that we have to make it very easy for them to participate in EDI, and we don't have the best products ... to bring EDI in at any level, the corporate side or the consumer side,' says Carol E. King, vp for health-care and EDI development at the First National Bank of Chicago.

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\*FULL TEXT AVAILABLE IN FORMAT 9\*

WORD COUNT: 2093

Bank Systems + Technology February 1994 p. 39  
ISSN: 1045-9472

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04690359

Selecting the right workers comp TPA: Goals of firms must be compatible

SAN DIEGO - Risk managers who are building a workers compensation claims administration team should select a third-party administrator with a claims-paying approach consistent with the employer's management philosophy, experts advise.

A conflict may arise if the TPA aggressively resists claims and an employer's corporate culture is to be 'very supportive' of employees, warns Carl Shogren, vp of Crawford Risk Management Services in Atlanta.

The TPA also should have the capability of offering services beyond

claims payment, according to Susan M. Werner, director of risk management at Hardee's Food Systems Inc. in Rocky Mount, N.C.

Before putting a TPA contract out for bid, risk managers should develop a qualifications quionnaire or 'TPA wish list,' with specific needs prioritized, Ms. Werner recommended.

The request for proposal should reflect the organization's objectives, according to Mr. Shogren. The employer may want to reduce total incurred losses by a particular percentage or improve its loss allocation system.

Ms. Werner also suggests that risk managers consider a TPA's other service capabilities.

For example, the TPA should provide both internal claims reporting services and a computerized risk management information system, she said.

To better manage workers compensation costs, TPAs also should offer employers health management services like utilization review, medical bill audits, total case management and access to health maintenance organization and/or preferred provider organization networks, Ms. Werner said.

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WORD COUNT: 829

Business Insurance November 1, 1993 p. 68

ISSN: 0007-6864

30/7/10 (Item 3 from file: 16)

DIALOG(R)File 16:PTS PROMT(TM)

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04584416

A waning profession? Risk managers can use a good information system in their quest to prevent departmental 'downsizing'

RMIS Commentary By David A. Tweedy

Although it's been a few months since the Risk & Insurance Management Society Inc.'s annual conference in Orlando, I am still struck by that clearly predominant theme and mood: At best, many risk management departments are being downsized. At worst, they are either being greatly de-emphasized or completely eliminated by corporate management's determination to reduce costs and increase profitability.

And yet, despite these negatives, the risk manager has great opportunity for that 'executive visibility.' We all know that claims costs, particularly those arising from workers compensation or other casualty exposures, are boardroom issues. Solving the dilemma of rising costs is one of the keys to profitability - and therefore credibility - at the executive level.

Now what has all this to do with risk management information systems? Simply this: the RMIS was to be the tool to increase that visibility. To be sure, the RIMS conference, like every other one before it for the last decade, featured the RMIS in that light. From specialized managed care systems to expert systems calculating future workers compensation reserves, the array of technologically advanced products is impressive.

The results would not be measured in how much the RMIS costs in terms of hardware, software and implementation. The real measure is the money saved by using the system. Most vendors should be able to provide several examples of reasonable cost savings - both long and short term.

Now comes the hard part. Designing systems to address the problems and assist with the solutions is much easier than getting the risk manager to do a careful needs assessment to pick the right system, think through how to obtain approval and funding for that system and to get demonstrable

results using long- and short-term strategies.

Getting other departmental leaders on your side with the promise of better data can also help. If you have a major problem already with workers compensation or other casualty exposures, it should be that much easier.

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04308388

STRONG MEDICINE: Health care companies impose a strict paperless regimen

There's something contagious spreading throughout the health care industry, and it's dramatically changing the way compans do business - for the better.

Electronic data interchange (EDI), the exchange of computer-ready data and payments, is making its way into nearly every corner of health care. Using EDI today are insurance carriers, medical-product suppliers, pharmaceutical companies, hospitals, and physicians, and all with good reason. EDI helps the industry cut costs, shorten supplier cycle times, and improve cash flow, and that's only the tip of the iceberg.

'The real opportunity behind the application of EDI in the health care industry is that it will enable a dramatic reengineering of the way care is administered,' says Jack Shaw, president of EDI Strategies, a consultancy in Marietta, Ga.

Adds David Bristle, industry manager of health care and insurance for TSI International, an EDI vendor in Wilton, Conn., 'EDI is going to have as great an impact on these businesses as the telephone did.'

To help cut the nation's health care spending, the federal Health and Human Services (HHS) department recently advocated a paperless health care system that would support electronic claims, payments, and medical records. The goal is to save money by reducing the enormous amount of paper that changes hands each year, including some 500 million checks and 4 billion claims (IW, Oct. 26, 1992, p. 14). Advocates say the changes could shave billions of dollars off U.S. health care administrative costs.

While electronic claims processing is not a new idea, it has not been widely adopted. One reason: Health care providers can't deal with the variety of electronic claims formats now used by insurers.

But that could soon change. HHS's Health Care Financing Administration (HCFA) recently backed electronic claims and funds-transfer standards proposed by the American National Standards Institute (ANSI), a move that should help fuel the move to paperless health care. All Medicare contractors are expected to support ANSI standards or risk losing their contracts, and HHS officials hope the entire industry will follow suit.

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04211562

Combating Insurance Fraud With FORENSIC SCIENCE  
Proving fraudulent claims aided by technical experts

BY FREDERIC J. KAKIS

TODAY'S CLAIMS PROFESSIONAL IS FACED with an incredible number of challenges. The world is highly dependent on science and technology, and the exponential growth of these disciplines makes life on this planet infinitely more complex. With every new gadget, product, piece of machinery and chemical substance, the probability of failure and abuse is sharply increased - and so is the probability of new claims, both real and fictitious.

It is no longer necessary to make a case that fraud is the most critical issue facing the insurance industry today. Yet, despite the staggering costs of fraud to both insurers and self-insureds, the discussion of insurance fraud has remained centered mostly on defining the problem rather than on finding solutions. What is needed is the articulation of viable approaches for uncovering and discrediting fraudulent claims.

One approach is the application of science and technology as a method of dealing with fraudulent claims. From DNA fingerprinting to computer analysis and simulation, modern technology provides the technical expert with an entire arsenal of sophisticated tools that can be used against insurance fraud. It is up to the risk managers and other claims professionals to recognize that these resources are available and to begin to utilize them.

In a climate such as this, obtaining a defense verdict requires meticulous preparation and documentation. This often involves the use of sophisticated scientific methods and modern instrumentation. It should be obvious from the above that this is no job for amateurs. e claims professional will be well advised to seek the help of a forensic specialist. One would be hard-pressed to think of a case involving insurance fraud that did not require the intervention of a technical expert. The forensic application of modern science may offer the only hope of obtaining convincing evidence of fraud.

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04165029

THE FUTURE OF HEALTH CARE TECHNOLOGIES

by Brian Christine

For risk managers involved with administering their companies' health

benefits, the capabilities offered by modern technology may provide the solution to this complex and costly problem. 'The development and implementation of health oriented telecommunication (HOT) systems offer a sure way to enhance the quality and delivery of health care in the United States,' says Michael McDonald, president of Windom Health Enterprises and director of the health and human ecology division at the Environmental Science and Policy Institute (ESPI). 'HOT technologies would provide significant cost savings for businesses through enhanced information processing and new innovations that offer improvements over current health care strategies. In addition, HOT technologies would empower patients to take more control over their own health care.' Although many of these technologies are presently unavailable due to the lack of a national infrastructure for them, risk managers may find that some of the products that do exist will help their companies cut costs while providing innovative health care services for their workers.

By definition, a HOT system would be a vast, intelligent information system that links patients, health care providers, businesses and insurers into a single network. Although the technological infrastructure for such a system is presently lacking, some American companies are already utilizing certain HOT components such as record-keeping software, automatic claims processing systems and new computer programs such as the health risk assessment (HRA) and the health history and systems review (HH). 'The HRA and HH offer significant cost-saving benefits to companies,' says Jane O'Hara of Windom Health Enterprises in Berkeley, California, which offers the LifeView and HealthView HRA systems.

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03638242

What's hot in RMIS?: As industry matures, vendors improve, diversify systems

Risk management is improving as industry matures

Diversified services.

The RMIS industry, as a mature one, is characterized by the majority of vendors diversifying their services and product line. Not surprisingly, almost all have something to offer in the field of medical cost containment software for workers compensation, like bill review.

Existing vendors with this capability include: Risk Sciences Group, through parent Crawford & Co.'s medical services division; Corporate Systems Ltd.; DAVID Corp.; Pyramid Services Inc.; Insurance Software Packages Inc.; California Interactive Computing Inc., through an affiliation with Medical Data Research; Travelers Corp.; American Technical Services Inc.; DORN Technology Group Inc.; and Paradigm Infosystems.

At the same time, many vendors are recognizing the opportunities in merging the group health area with the workers compensation area. This fused system - dubbed ERIS, or employee benefit and risk management information system - is an instrumental tool for third-party administrators, insurers and information system vendors to enter the market for so-called 24-hour coverage. A system blending employee benefits and

property/casualty insurance has tremendous appeal to risk and benefit managers alike, who seek to reduce their overall cost of claims.

Table lists price range for various platforms including Mainframe, Midrange and Personal Computers.

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03279298

Will an Educated Payer Be a Better Customer?: HOSPITALS FEAR PRESSURE BASED ON SCRUTINY OF IMPERFECT DATA

Blue Cross/shield MN: Uses health care software from Medi-Qual to save money on costs, MN

Minnesota Blue Cross and Blue Shield used to pay the highest percentage of billed charges to hospitals for admitting the healthiest patients and a much lower percentage for accepting high-risk patients. Sound crazy? It was.

The Blues are now working to change these hidden payment incentives. Using software developed by MediQual Systems Inc. of Westboro, Mass., the insurer seeks to save money on low-risk admissions and reimburse hospitals more fairly for admitting sicker patients.

The Minnesota initiative is one of several around the nation in which those who pay for health care are using examinations of clinical and quality indicators to understand how efficiently providers operate and, ultimately, help determine payment.

In New Orleans, a coalition of business leaders has embarked on a program to rank 25 metropolitan hospitals' cost-efficiency and quality of care using software developed by Iameter Inc. of San Mateo, Calif. The software uses mortality rates adjusted for the severity of the patient's condition, length of stay and hospital pricing structures to arrive at a cost-efficiency index.

By Erich Kirshner

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01527645

Spotting disease before it starts.

Manville uses a self-contained computerized system to identify health risks among employees. Manville's Environmental, Safety and Health

Information Mgmt System (MESHIMS) is part of an effort to prevent the risk of occupational diseases, and cost about \$1.3 mil. Such a system is important since corporate liability for exposing workers to unsafe working conditions, toxic substances and potential carcinogens has reached crisis proportions. Manville knows firsthand about health-related claims due to billions of dollars of lawsuits related to its asbestos production. MESHIMS integrates two fundamental surveillance functions--employee health monitoring and monitoring conditions at the workplace. Information comes from such diverse areas as occupational-safety reports, employee health exams, industrial hygiene information about workplace exposure levels, disability and death data, hazardous-chemical inventories, health-insurance statistics and employee demographic data. The system is unique because for the first time all employee health and exposure measurements are being brought together in one automated system, providing a basis for future analysis. It is also unique because it is configured so that occupational-health professionals can analyze relationships between data in the system with just a few English word commands.

INDUSTRY WEEK (FORMERLY STEEL MAGAZINE) December 8, 1986 p. 891

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SYSTEM:OS - DIALOG OneSearch

File 350:Derwent World Pat. 1963-1980/UD=9416

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ile 351:Derwent WPI 1981-1994/UD=9418;UA=9415UM=9408

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Set Items Description

?s insurance

S1 195 INSURANCE

?s lifestyle?

S2 6 LIFESTYLE?

?s s1 and s2

195 S1

6 S2

S3 0 S1 AND S2

?s risk? and cost?

32361 RISK?

122812 COST?

S4 935 RISK? AND COST?

?s s1 and s4

195 S1

935 S4

S5 3 S1 AND S4

?t 5/6/1-3

5/6/1 (Item 1 from file: 350)

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002105481 WPI Acc No: 79-C5396B/12

Educational board game based on insurance business - is played with cards, dominoes or dice giving risks and cover

5/6/2 (Item 1 from file: 351)

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007955261 WPI Acc No: 89-220373/30

XRPX Acc No: N89-167932

Random cost future liability funding insurance method - projecting

expected death benefit payment and calculating annual insurance premium considering various factors

5/6/3 (Item 2 from file: 351)  
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007303680 WPI Acc No: 87-300687/43  
Related WPI Accession(s): 87-056521  
XRPX Acc No: N87-224620

Data processor to fund future liability of uncertain cost - projects expected future cost of liability based on projected escalation rate associated with certain specified index

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?t 5/7/2-3

5/7/2 (Item 1 from file: 351)  
DIALOG(R)File 351:Derwent WPI  
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007955261 WPI Acc No: 89-220373/30  
XRPX Acc No: N89-167932

Random cost future liability funding insurance method - projecting expected death benefit payment and calculating annual insurance premium considering various factors

Patent Assignee: (COLL-) COLLEGE SAVINGS BAN  
Author (Inventor): ROBERTS P A; FINNERTY J D  
Number of Patents: 001  
Patent Family:

CC Number	Kind	Date	Week
US 4839804	A	890613	8930 (Basic)

Priority Data (CC No Date): US 947614 (861230)  
Abstract (Basic): US 4839804

The data processing systems insures a means of purchasing a floating rate zero coupon note that is designed to fund a certain future liability of uncertain value and thereby defease fully its future cost. The system is for a one-year renewable term insurance program thaully funds the purchase of a certain floating rate zero coupon note upon the occurrence of some catastrophie event, such as the death of the insured.

The system projects the expected death bfit payment and then calculates the annual insurance premium based on the expected death benefit payment, type of policy, and personal and risk characteristics of the insured.

ADVANTAGE - Permits manager to establish investment objectives consistant with regulatory constraints. @(43pp Dwg.No.9/9)@

Derwent Class: T01; R27;  
Int Pat Class: G06F-015/21

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007303680 WPI Acc No: 87-300687/43  
Related WPI Accession(s): 87-056521  
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Data processor to fund future liability of uncertain cost - projects expected future cost of liability based on projected escalation rate associated with certain specified index



Patent Assignee: (ROBE/) ROBERTS P A; (COLL-) COLLEGE SAVINGS BAN

Author (Inventor): ROBERTS P A; FINNERTY J D

Number of Patents: 002

Patent Family:

CC Number	Kind	Date	Week	
EP 243035	A	871028	8743	(Basic)
US 4752877	A	880621	8827	

Priority Data (CC No Date): US 849779 (860409); US 587568 (840308)

Applications (CC,No,Date): EP 87303043 (870408)

Language: English

EP and/or WO Cited Patents: A3...8903; US 4232367; US 4346442; US 4055757;  
GB 1390397

Designated States

(Regional): AT; BE; CH; DE; ES; FR; GB; GR; IT; LI; LU; NL; SE

Filing Details: US4752877 C.i.p. 4642768 (1806GT)

Abstract (Basic): EP 243035

The data processing system issues a floating rate zoo coupon note having a scheduled maturity date to fund the liability. The price to be charged for the floating rate zoo coupon note is determined based on the present cost of the service or commodity data concerning the average future spread between the inflation rate for that service or commodity and investment yields, a risk premium linked to volatility of the spread, and the time period to maturity of the floating rate zero coupon note. The redemption value of the note is determined based on the cost at the time of purchase, escalation in cost as measured by a specific index, the unamortised discount or premium balance and, when redemption occurs prior to maturity, a specified schedule of penalties for early withdrawal.

ADVANTAGE - Funds future liability fully. @(131pp Dwg.No.15/15)@

Abstract (US): 8827 US 4752877

The system provided to fund a certain future liability of uncertain value and thereby defease fully its future cost. The method is an insurance investment plan which can be implemented using a floating rate zero coupon note obligation the interest rate on which varies automatically with the rate of inflation or the cost of some specified service or commodity which gives rise to the future liability, and the interest payments on which are automatically reinvested.

The system projects the expected future cost of the liability based on a projected escalation rate associated with a certain specific index and based also on when the liability is expected to come due. It then calculates the present value sale price on the floating rate zero coupon note by discounting the expected cost at maturity at a rate that represents the insurer's projected reinvestment yield net of an insurance risk premium. The insurance program is implemented using a data processing system.

USE - E.g. for college education payment. @(55pp)@

Derwent Class: T01; R27;

Int Pat Class: G06F-015/30

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